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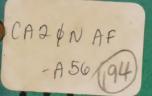
















SEVENTH ANNUAL REPORT Fiscal Year Ended March 31, 1973

ONTARIO
MINISTRY OF AGRICULTURE AND FOOD
PARLIAMENT BUILDINGS, TORONTO

T. R. HILLIARD DEPUTY MINISTER HON. WM. A. STEWART MINISTER





Otto promi

Toronto, Ontario November 15, 1973

To The Honourable Wm. A. Stewart, Minister,
Ministry of Agriculture and Food,
Province of Ontario.

Sir:

I have the honour to submit herewith the annual report of The Crop Insurance Commission of Ontario for the period April 1, 1972, to March 31, 1973, including the financial statements for The Ontario Crop Insurance Fund and the report of The Provincial Auditor.

Respectfully submitted,

H. Ediger, Chairman,

The Crop Insurance Commission of Ontario



#### Seventh Annual Report

of

### The Crop Insurance Commission of Ontario For Fiscal Year Ended March 31, 1973

#### COMMISSION MEMBERS

HENRY EDIGER - Chairman

WILFRED ROY - Vice Chairman

PETER MacKINNON - Member

ARTHUR S. BOLTON - Member

JOHN R. McGILL - Member

MAURICE HAMILTON, M.P.P. - Member

W. A. R. ATKINSON — Secretary

#### **OFFICERS**

HENRY EDIGER
General Manager

F. BARNES

Assistant General Manager/Research and Underwriting

G. R. BAGG

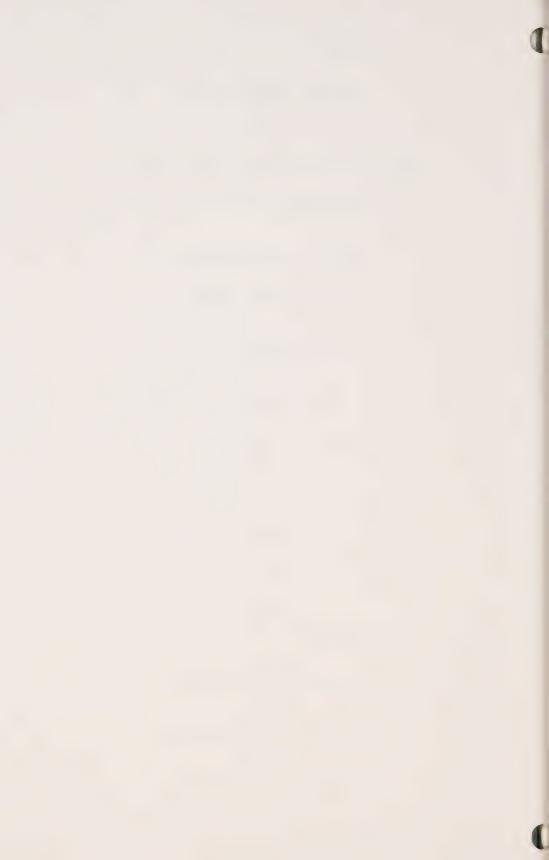
Assistant General Manager/Claims

O. F. BIRD

Assistant General Manager/Accounting

H. LOEWEN

Assistant General Manager/Sales



#### RESPONSIBILITIES:

- administration of the Crop Insurance Act
- administration of crop insurance plans, established by regulations, including the functions of selling, underwriting, accounting and claim adjustment
- conducting surveys and research programs relating to crop insurance, to obtain statistics for Commission purposes.

Bad weather made 1972 a difficult year for many Ontario farmers and some of the existing plans required changing as a result. The Commission met with all organizations representing insurable crops, marketing boards, the Federation of Agriculture, The Farmers' Union and the Executive of the Ontario Soil & Crop Improvement Association, to discuss plans, views and problems and to obtain suggestions. It was evident that most dissatisfaction stemmed from inadequacies in the low coverage/low premium options purchased by many growers. To overcome these problems in future years The Commission decided to eliminate lower coverage levels in most plans and to introduce price options in the high coverage range. Applications received to date for 1973 insurance indicate favorable acceptance from growers.

The Claim Analysis Table for 1972 provides a good indication of how severely some crops were affected.

#### FEDERAL-PROVINCIAL FINANCING

To provide Ontario producers with the best possible crop insurance program at lowest cost, the Governments of Canada and Ontario provide the following financial support:

- Administrative Expenses are shared equally by the Governments of Canada and Ontario.
- Premium Cost: Canada and Ontario each pay 25 percent of the basic premium cost; farmers have only 50 percent of the actual premium to pay after all expense has been removed.

#### **PROGRESS**

More farmers participate in the program each year, creating a demand for new plans of insurance on crops not already covered. Existing insureds are now annually renewing contracts at a rate of about 90 percent compared with a renewal rate of about 50 percent a few years ago.

#### SUMMARY OF UNDERWRITING EXPERIENCE

Fourteen separate crop insurance plans have been developed and offered to the producer since 1966 and a further four are scheduled for introduction in 1973. The annual market value of the crops involved is estimated to exceed \$800 million.

446,514 acres were protected by insurance on 8,246 contracts and the total insurance liability exceeded \$25 million. These totals represent a 66 percent increase in contract participation over 1971, almost doubling protection offered.

Unfavorable weather brought indemnity claims from all areas; although some of the 3,200 reported claims were resolved because weather improved before harvest, The Commission still made payment to 27 percent of contract holders. The overall 1972 loss ratio to premium receipts from all sources was 168.6 percent.

Losses for the six-year period, 1966-67 through 1972-73 are now close to \$5 million compared with total premiums of about \$4 million. At this rate The Commission has paid out \$1.21 for each \$1.00 received in premiums from all sources.

#### SALES AND PROMOTION

Considerable use was made of most forms of advertising to acquaint producers with the availability of crop insurance, plans presently in force and how they worked.

In addition to head office, five area offices with 175 agents deal directly with the grower; special representatives are employed to deal with specialized crops. There are training programs for new agents and to update existing agents on new plans, changes and information. Presentation kits, sales aids and advertising brochures are provided.

An annual adjusters seminar is held to acquaint the adjuster force with new plans, changes and exchange of information.

Throughout the fall and winter months, area managers and head office staff attended rural meetings and exhibits and were frequently called upon to address farm and other groups concerned with agricultural production.

#### Incorporated Without Share Capital Under The Crop Insurance Act (Ontario)

#### Balance Sheet As at March 31, 1973

#### **ASSETS**

	1973		1972
Cash in bank	\$ 26,682.29	\$	19,033.64
Investment — funds on deposit with the Treasurer of Ontario	58,053.07		445,000.00
Advances re Agents' Commission	 7,495.00		1,860.00
	\$ 92,230.36	\$	465,893.64
LIABILITIES			
Provision for payment of unsettled indemnities	\$ 47,214.70	\$	1,764.00
Premiums collected in advance	28,573.00		4,784.50
Unearned premium reserve	151,937.92		115,789.52
Advances from the Treasurer of Ontario	600,000.00		
Advances from the Ministry of Agriculture and Food	8,510.00		2,000.00
Reserve for payment of indemnities	(744,005.26)	_	341,555.62
	\$ 92,230.36	\$	465,893.64
Note: Total amount of insurance in force (Winter Wheat Crop)	\$ 1,928,616.00	\$	1,436,866.00

#### **AUDITOR'S REPORT**

I have examined the balance sheet of The Crop Insurance Commission of Ontario, as at March 31, 1973, and the statements of revenue and expenditure and reserve for payment of indemnities for the year then ended. My examination included a general review of the accounting procedures and such tests of the accounting records and other supporting evidence as I considered necessary in the circumstances.

In my opinion these financial statements present fairly the financial position of The Crop Insurance Commission of Ontario as at March 31, 1973, and the results of its operations for the year then ended, in accordance with generally accepted accounting principles applied on a basis consistent with that of the preceding year.

In accordance with Section 11 of The Crop Insurance Act (Ontario) a report on the audit has been made to the Commission and to the Minister.

F. N. SCOTT, C.A. Assistant Provincial Auditor

Toronto, Ontario July 19, 1973

#### Statement of Revenue and Expenditure for the year ended March 31, 1973

	1973	1972
Revenue		
Crop Insurance Premiums: Premiums from insured persons	\$ 805,640.80	\$ 521,733.51
Government of Canada share of premium subsidy	402,777.55	186,333.41
Province of Ontario share of premium subsidy	402,691.82	37,266.66
	\$1,611,110.17	\$ 745,333.58
Administrative expenses shared equally by the Government of Canada and the Province of Ontario (Schedule 1)	\$ 746,081.20	\$ 576,993.04
Interest on investment — funds on deposit with Treasurer of Ontario	31,091.43	21,637.66
Interest on investment — deposit receipt		176.43
Miscellaneous	76.51	94.39
	\$2,388,359.31	\$1,344,235.10
Expenditure		
Indemnities (1973, 2,235 claims; 1972, 620 claims)	\$2,719,110.63	\$ 313,040.86
Administrative expenses (Schedule 1)	746,081.20	576,993.04
Interest on loan from Treasurer of Ontario	8,038.36	
	\$ 3,473,230.19	\$ 890,033.90
Excess of revenue over expenditure	\$(1,084,870.88)	\$ 454,201.20

#### Statement of Reserve for Payment of Indemnities for the year ended March 31, 1973

		1973	1972
Balance as at beginning of fiscal year per balance sheet	\$	341,555.62	\$ (112,176.98)
Deduct:			
Payment in excess of prior year's provision for unsettled indemnities		690.00	 468.60
	\$	340,865.62	\$ (112,645.58)
Add:			
Excess of revenue over expenditure	\$ (	1,084,870.88)	454,201.20
Balance as at end of fiscal year per balance sheet	\$	(744,005.26)	\$ 341,555.62

## Schedule of Administrative Expenses shared equally by the Government of Canada and the Province of Ontario for the year ended March 31, 1973

	1973	1972
Members' allowances and expenses	\$ 10,738.04	\$ 13,240.99
Salaries	312,894.64	262,462.02
Travelling expenses	10,687.72	21,345.55
Equipment purchases	3,021.73	15,201.51
Equipment maintenance and rentals	955.10	1,577.75
Automobiles — fuel and maintenance	2,866.82	
Printing and stationery	28,033.30	14,696.15
Telephones, telegrams and postage	14,204.71	11,477.70
Advertising and publicity	40,534.03	51,649.35
Miscellaneous supplies and services	5,204.12	3,029.34
Training agents and adjusters	8,434.32	12,568.52
Commissions and fees — agents	191,314.67	108,039.58
Fees and expenses — adjusters	78,995.29	32,527.22
Provincial sales tax	2,700.82	1,880.71
Rental of office accommodation	28,706.63	27,018.00
Arbitration board — fees and expenses	776.88	278.65
Data processing	6,012.38	
	\$746,081.20	\$576,993.04

# SUMMARY OF SALES AND CLAIMS EXPERIENCE

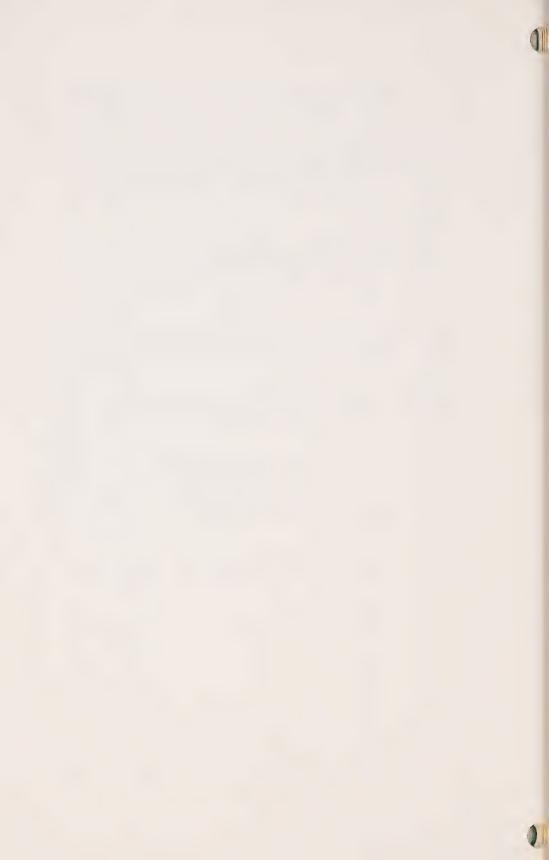
## BY CROP YEAR

500	Number of		Total	Total	Clai	Claims Incurred	Underwriting	Incurred to
Year Crop	at Risk	Insured	in Force	Subsidized	Number	Amount	Loss (—) Gain (+)	Premium
1971/1972 Winter Wheat	1,059	36,795.0	\$ 1,436,866.00	\$ 115,731.02	237	\$ 92,013.36	(+)\$ 23,717.66	79.5%
1972 Spring Grain	1,240	57,769.0	1,722,512.00	156,501.74	447	265,718.93	(—) 109,217.19	169.8
Forage	0	1,757.0	20,060.00	1,927.08	22	5,550.60	(—) 3,623.52	288.0
Corn	1,941	158,878.0	7,337,267.00	409,593.50	714	1,321,591.98	(—) 911,998.48	322.7
Soybeans	837	60,231.0	3,765,602.00	236,110.00	124	169,307.80	(+) 66,802.20	71.7
White Beans	1,192	65,720.0	4,046,069.00	218,277.24	154	219,075.18	(—) 797.94	100.4
Tomatoes	800	10,930.5	2,292,229.00	155,899.18	280	223,532.79	(—) 67,633.61	143.4
Potatoes	28	2,708.0	484,334.00	34,181.00	=	22,559.84	(+) 11,621.16	0.99
Green Peas	456	12,623.0	1,192,557.00	88,361.00	129	131,909.02	(—) 43,548.02	149.3
Sweet Corn	351	16,548.0	1,311,461.00	74,466.00	25	22,536.20	(+) 51,929.80	30.3
Apples	166	5,230.0	1,265,454.00	101,978.68	9/2	230,968.43	(—) 128,989.75	226.5
Bare Ground	121	16,521.0	191,370.00	8,538.10	30	13,136.50	(—) 4,598.40	153.9
Onions	18	343.5	113,021.00	6,435.00	က	1,210.00	(+) 5,225.00	18.8
Red Beets	28	460.0	85,100.00	4,600.00	0	ij	(+) 4,600.00	Z
TOTAL FOR PROVINCE	8,246	446,514.0	\$25,263,902.00	\$1,612,599.54	2,235	\$2,719,110.63	()\$1,106,511.09	168.6%
Less Adjustment for incorrect acreage				(—) 1,489.37			() 1,489.37	
TOTAL FOR PROVINCE	8,246	446,514.0	\$25,263,902.00	\$1,611,110.17	2,235	\$2,719,110.63	()\$1,108,000.46	168.6%
1972/1973 Production Experience Winter Wheat	1,335	46,459.0	\$ 1,928,616.00	\$ 151,937.92				

GROWTH OF CROP INSURANCE PROGRAM

PARTICIPATION OF INSUREDS' CUMULATIVE UNDERWRITING RESULTS 1967 TO MARCH 31, 1973

Winter Wheat         404         688           Spring Grain         264         525           Forage         31         39           Grain Corn         122           Soybeans         52           White Beans         52           Tomatoes         435           Potatoes         6           Corn Silage         Apples	557 596 30 167 304 637 651	825 793 15 426 269 607	893 11	040 %				
	596 30 167 304 637 651	793 15 426 269 607	893	600,1	\$ 481,975.37	\$ 448,104.53	(+) \$ 33,870.84	93.0%
	30 167 304 637 651	15 426 269 607 666	11	1,240	542,622.76	741,067.17	(—) 198,444.41	136.6
ns ns seans ses ses	167 304 637 651	426 269 607 666		6	26,372.36	32,047.68	() 5,675.32	121.5
	304 637	269 607 666	761	(See Corn)	369,877.53	218,931.69	(+) 150,945.84	59.2
	637	607	209	837	433,666.58	519,814.27	(—) 86,147.69	119.9
	159	999	999	1,192	499,222.08	396,040,56	(+) 103,181.52	79.3
otatoes			712	800	530,601.97	504,706.32	(+) 25,895.65	95.1
orn Silage hpples	34	33	31	28	70,290.66	25,620.72	(+) 44,669.94	36.5
poles		178	264	(See Corn)	45,840.87	13,884.77	(+) 31,956.10	30.3
200		105	121	166	183,738.03	293,098.08	(—) 109,360.05	159.5
441		118	250	351	141,427.97	50,683.62	(+) 90,744.35	35.8
Sweet Corn		154	310	456	172,890.13	188,976.70	() 16,086.57	109.3
			176	121	15,960.14	16,823.25	(—) 863.11	105.4
odre Ground				18	6,435.00	1,210.00	(+) 5,225.00	18.8
Constant of the constant of th				28	4,600.00	T Z	(+) 4,600.00	(
Corn { Grain & Silage}				1,941	409,593.50	1,321,591.98	(—) 911,998.48	322.7
Total 699 1,861	2,976	4,189	4,961	8,246	\$3,935,114.95	\$4,772,601.34	(—) \$837,486.39	121.3%











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# THE CROP INSURANCE COMMISSION OF ONTARIO

Fiscal Year Ended March 31, 1974

ONTARIO

MINISTRY OF AGRICULTURE AND FOOD

PARLIAMENT BUILDINGS, TORONTO

T. R. HILLIARD DEPUTY MINISTER HON. WM. A. STEWART



" 69 POUT

Toronto, Ontario December 15, 1974

To The Honourable Wm. A. Stewart, Minister, Ministry of Agriculture and Food, Province of Ontario.

Sir:

I have the honour to submit herewith the annual report of The Crop Insurance Commission of Ontario for the period April 1, 1973, to March 31, 1974, including the financial statements for The Ontario Crop Insurance Fund and the report of The Provincial Auditor.

Respectfully submitted,

H. Ediger, Chairman,

The Crop Insurance Commission of Ontario



#### **Eighth Annual Report**

of

The Crop Insurance Commission of Ontario

For Fiscal Year Ended March 31, 1974

#### **COMMISSION MEMBERS**

HENRY EDIGER - Chairman

WILFRED ROY - Vice Chairman

**HECTOR DELANGHE** — Member

ARTHUR S. BOLTON - Member

JOHN R. McGILL - Member

MAURICE HAMILTON, M.P.P. - Member

W. A. R. ATKINSON - Secretary

#### **OFFICERS**

HENRY EDIGER

General Manager

F. BARNES

Assistant General Manager/Research and Underwriting

G. R. BAGG

Assistant General Manager/Claims

O. F. BIRD

Assistant General Manager/Accounting

H. LOEWEN

Assistant General Manager/Sales



#### RESPONSIBILITIES

- Administration of the Crop Insurance Act.
- Administration of Crop Insurance Plans established by regulations including the functions of selling, underwriting, accounting, and adjustment of claims of insured producers.
- Conducting surveys and research programs relating to crop insurance to obtain statistics for commission purposes.

Crop conditions could be considered fairly normal in 1973, however, the late wet spring delayed seeding to such an extent in parts of Eastern Ontario that the spring grain yields were drastically affected. Thousands of acres remained wet for such a prolonged period that they could not be seeded at all. The cold wet spring severely affected the blossom set on apples and reduced the crop to about 60% of normal. The late summer drought and heat wave affected to some extent the expected yield on crops such as white beans and grapes but had its most dramatic affect on sweet corn. The combination of heat and drought brought the sweet corn on so fast that it was impossible to harvest the acreage on time with the available equipment. Thousands of acres were by-passed as a result.

The commission members met regularly with marketing boards and their farm groups in the fall and winter months of 1973, developing new crop insurance plans and revising existing ones. Plans were developed for pears, sweet cherries and sour cherries. The existing plans were also amended to reflect the higher cost of production, as well as to include a "preplant stage" which will compensate insureds who are unable to seed acreage because of wet weather.

The table for 1973 Sales vs Claims experience provides a good indication of how some crops were affected by the weather.

#### FEDERAL-PROVINCIAL FINANCING

To provide Ontario producers with the best crop insurance program at lowest cost, the Governments of Canada and Ontario provide the following financial support.

ADMINISTRATIVE COSTS — These are paid in their entirety by the Government of Ontario.

PREMIUM COSTS — The Federal government pays 50% of the actual premiums, Ontario farmers therefore have only 50% to pay.

#### **PROGRESS**

Participation in the program has increased rapidly over the past few years. In 1973 there were over 13,200 contracts in force compared to about 8,000 in the previous year. Approximately 90% of existing insureds also renew their contracts each year. Insurance protection offered by these contracts in 1973 exceeded \$60. million.

#### UNDERWRITING EXPERIENCE

The objective of the commission from the underwriting standpoint is to liave each plan self sustaining in the long term. The period of time for most plans is too short to determine if the premium rates are exactly right or not. However, the table "Growth of the Crop Insurance Program" indicates that the overall program is near the above stated objective.

#### SALES AND PROMOTION

Considerable use was made of most forms of advertising to acquaint producers with the availability of crop insurance, the plans presently in force and how they work.

In addition to head office, five area offices with an agency force of 175 agents deal directly with the grower, and special representatives are employed to deal with specialized crops. There are training programs for new agents and to update existing agents on new plans, changes to plans, and other information. Presentation kits, sales aids and advertising brochures are provided to agents.

Throughout the fall and winter months area managers and head office staff attended rural meetings and exhibits, they were also frequently called upon to address farm and other groups concerned with agricultural production.

### Incorporated Without Share Capital Under The Crop Insurance Act (Ontario)

### Balance Sheet as at March 31, 1974

ASSETS		1974		1973
Cash	\$	136,362.98 145.00	\$	26,682.29
Investment — funds on deposit with the  Treasurer of Ontario	\$	7,639.39 — 144,147.37	\$	58,053.07 7,495.00 92,230.36
Provision for payment of unsettled indemnities	\$	131,690.07 180,401.02 380,551.38 70,000.00 20,180.00 (638,675.10)		47,214.70 28,573.00 151,937.92 600,000.00 8,510.00 (744,005.26)
Note: Total amount of insurance in force (Winter Wheat Crop)	\$   \$	144,147.37 3,557,046.00	. ==	92,230.36

### AUDITOR'S REPORT

I have examined the balance sheet of The Crop Insurance Commission of Ontario, as at March 31, 1974, and the statements of revenue and expenditure and reserve for payment of indemnities for the year then ended. My examination included a general review of the accounting procedures and such tests of the accounting records and other supporting evidence as I considered necessary in the circumstances.

In my opinion these financial statements present fairly the financial position of The Crop Insurance Commission of Ontario as at March 31, 1974, and the results of its operations for the year then ended, in accordance with generally accepted accounting principles applied on a basis consistent with that of the preceding year.

In accordance with section 11 of The Crop Insurance Act (Ontario) a report on the audit has been made in the Commission and to the Minister.

F. N. SCOTT, C.A. Provincial Auditor

Toronto, Ontario September 18, 1974

### Statement of Revenue and Expenditure for the year ended March 31, 1974

	1974	1973
REVENUE		
Crop Insurance Premiums:		
Premiums from insured persons	\$1,895,837.54	\$ 805,640.80
Government of Canada share of premium subsidy	1,895,837.54	402,777.55
Province of Ontario share of premium subsidy		402,691.82
	\$3,791,675.08	\$1,611,110.17
Administrative expenses paid by the Province of		
Ontario (in 1973 shared equally by the		
Government of Canada and the Province		
of Ontario) (Schedule 1)	\$ 908,841.60	
Interest income	56,168.97	31,091.43
Miscellaneous	275.00	76.51
	\$4,756,960.65	\$2,388,359.31
EXPENDITURE		
Indemnities (1974, 4,598 claims; 1973, 2,235 claims)	\$3,738,066.77	\$2,719,110.63
Administrative expenses (Schedule 1)		746,081.20
Interest on Ioan from Treasurer of Ontario		8,038.36
	\$4,653,230.49	\$3,473,230.19
Excess of revenue over expenditure	. \$ 103,730.16	\$(1,084,870.88)

### Statement of Reserve for Payment of Indemnities for the year ended March 31, 1974

	1974	1973
Balance as at beginning of year	\$ (744,005.26)	\$ 341,555.62
Deduct:		
Prior year's provision for unsettled		
indemnities in excess of payments	1,600.00	(690.00)
	\$ (742,405.26)	\$ 340,865.62
Deduct:		
Excess of revenue over expenditure	\$ 103,730.16	\$(1,084,870.88)
Balance as at end of year	\$ (638,675.10)	\$ (744,005.26)

### Schedule of Administrative Expenses for the year ended March 31, 1974

	1974	1973
Salaries	\$ 351,432.31	\$ 312,894.64
Commissions and fees — agents	297,629.44	191,314.67
Fees and expenses — adjusters	112,423.62	78,995.29
Advertising and publicity	39,257.84	40,534.03
Printing and stationery	35,693.17	28,033.30
Travelling expenses	16,320.76	10,687.72
Members' allowances and expenses	13,634.48	10,738.04
Training agents and adjusters	11,284.10	8,434.32
Equipment purchases	9,250.94	3,021.73
Telephone, telegrams and postage	7,772.32	14,204.71
Automobiles — fuel and maintenance	4,728.38	2,866.82
Provincial sales tax	4,039.11	2,700.82
Miscellaneous supplies and services	3,125.68	5,204.12
Arbitration board — fees and expenses	1,306.38	776.88
Equipment maintenance and rentals	943.07	955.10
Rental of office accommodation (note)	_	28,706.63
Data processing	_	6,012.38
	\$ 908,841.60	\$ 746,081.20

Note: Beginning in 1974 it is the policy of the Ministry of Agriculture and Food not to charge for rental of office accommodation.

## SUMMARY OF SALES AND CLAIMS EXPERIENCE BY CROP YEAR

(as at March 31, 1974)

		Number of	<	Total	Total	Clain	Claims Incurred	Underwriting	Claims to
Crop	Crop	At Risk	Insured	Insurance In Force	Premium	Number	Amount	Loss () Gain (+)	Subsidized
1972/73	Winter Wheat	1,335	46,459.0	\$ 1,928,616.00	\$ 151,246.64	367	\$ 136,976.05	(+) \$ 14,270.59	%9.06
1973	Spring Grain	1,804	73,780.4	2,094,366.22	198,516.48	986	531,374.13	(-) 332,857.65	267.7%
	Corn	3,111	214,354.9	10,820,548.80	828,551.32	606	952,465.69	(-) 123,914.37	115.0%
	Soybeans	1,098	79,211.0	5,097,357.60	311,349.46	206	265,212.31	(+) 46,137.15	85.2%
	White Beans	1,204	65,953.5	4,204,667.81	233,779.20	112	76,375.01	(+) 157,404.19	32.7%
	Tomatoes	943	15,076.5	5,509,828.00	393,123.42	345	180,016.41	(+) 213,107.01	45.8%
	Potatoes	30	1,967.0	352,053.00	25,278.00	4	3,013.70	(+) 22,264.30	11.9%
	Green Peas	288	17,549.9	1,615,835.80	122,754.80	127	122,987.65	(-) 232.85	100.2%
	Sweet Corn	461	21,921.0	1,877,263.32	98,552.74	134	246,597.30	(-) 148,044.56	250.2%
	Apples	193	0.566.0	1,866,942.84	147,879.66	125	477,136.59	(-) 329,256.93	322.7%
	Bare Ground	229	30,877.5	401,477.50	15,914.50	104	71,370.25	(-) 55,455.75	448.5%
	Onions	52	880.5	307,477.50	15,427.00	23	18,609.00	(-) 3,182.00	120.6%
	Red Beets	27	467.5	86,487.50	4,675.00	2	2,460.50	(+) 2,214.50	52.6%
	Grapes	9/	2,236.6	736,631.25	39,775.26	15	26,067.79	(+) 13,707.47	65.5%
	Peaches	48	775.5	241,185.52	26,274.52	10	20,212.46	(+) 6,062.06	76.9%
	Tobacco	742	28,503.7	22,969,135.00	987,120.94	24	142,592.50	(+) 844,528.44	14.4%
	Нау	09	3,856.0	92,048.00	00'089'6	11	5,843.45	(+) 3,836.55	60.4%
	Coloured Beans	84	5,013.2	369,134.32	37,130.40	10	9,406.78	(+) 27,723.62	25.3%
	Seeding Establishment	37	1,436.5	21,547.50	1,422.50	-	225.00	(+) 1,197.50	15.8%
	Extended Coverage	1,085	47,376.5	487,100.00	143,223.24	1,083	449,124.20	(-) 305,900.96	313.6%
		13 207	7 684 783 7	\$61 079 703 48	\$3 791 675 08	4 598	43 738 DBG 77	(+) \$ 53 608 31	986%

1973/74 Production Experience
Winter Wheat 1,729 60,451.0 \$ 3,567,080.30

\$ 362,523.52

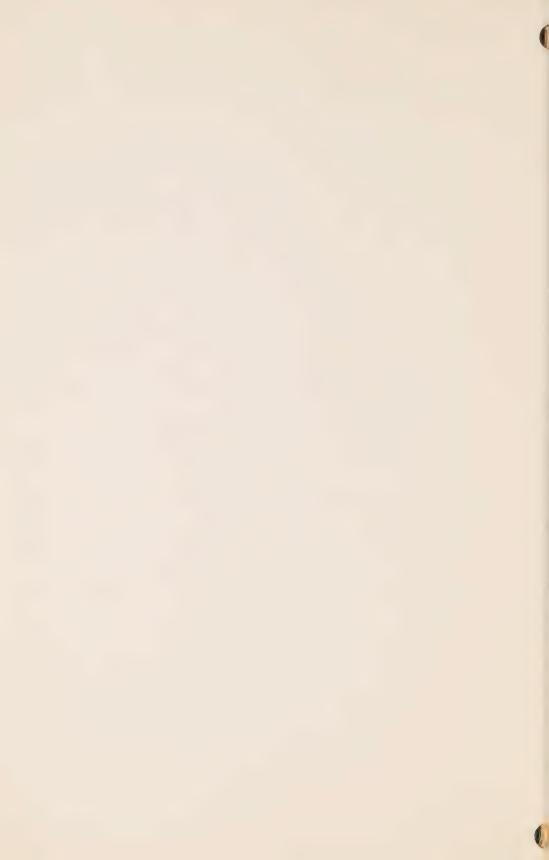
### GROWTH OF CROP INSURANCE PROGRAM

PARTICIPATION OF INSURED'S CUMULATIVE UNDERWRITING RESULTS 1967 TO MARCH 31, 1974

Plans Available 1967-68	1968-69	1969-70	1970-71	1971-72	1972-73	1973-74	Subsidized	Claims	Loss	ss	Loss
Winter Wheat	688	557	825	557	1,059	1,335	\$ 633,222.01	\$ 585,080.58	+ 48	48,141.43	92.4%
	525	296	793	893	1,240	1,804	741,139.24	1,272,441.30	- 531	531,302.06	171.7
	39	30	15	11	6	1	26,372.36	32,047.68		5,675.32	121.5
Orn	122	167	426	761	(See Corn)	(See Corn)	369,877.53	218 931 69	+ 150	150,945.84	59.2
Sovbeans	52	304	269	209	837	1,098	745,016.04	785,026.58	- 40	40,010.54	105.4
White Beans	435	637	607	999	1,192	1,204	733,001.28	472,415.57	+ 260	260,585.71	64.4
Tomatoes		651	999	712	800	943	923,725.39	684,722.73	+ 236	239,002.66	74.1
Potatoes		34	33	31	28	30	95,568.66	28,634.42	+ 66	66,934.24	30.0
Corn Silage			178	264	(See Corn)	(See Corn)	45,840.87	13,884.77	+	31,956.10	30.3
Apples			105	121	166	193	331,617.69	770,234.67	- 438	438,616.98	232.3
Sweet Corn			118	250	351	461	239,980.71	297,280.92	1	57,300.21	123.9
Green Peas			154	310	456	588	295,644.93	311,964.35	- 10	16,319.42	105.5
Bare Ground				176	121	229	31,874.64	88,193.50	- 2(	56,318.86	276.7
Onions					18	52	21,862,00	19,819.00	`+	2,043.00	90.7
Bed Beets					28	27	9,275.00	2,460.50	+	6,814.50	26.5
390000						16	39,775.26	26,067.79	+	13,707.47	65.5
Daschee						48	26,274.52	20,212.46	+	6,062.06	76.9
Tohogo						742	987,120.94	142,592.50	+ 84	844,528.44	14.4
וסממרה						09	9,680.00	5,843.45	+	3,836.55	60.4
nay						84	37,130.40	9,406.78	+ 2	27,723.62	25.3
Cooding Est						37	1,422.50	225.00	+	1,197.50	15.8
Extended Coverage						1,085	143,223.24	449,124.20	- 30	305,900.96	313.6
Corn (Grain & Silage)					1,941	3,111	1,238,144.82	2,274 057.67	1,03	1,035,912.85	183.6
		000	100	100 4	2700	10000	\$7 776 790 03	48 510 668 11	- 78	783.878.08	110.1%











CAZONAF -ASG



### THE CROP INSURANCE COMMISSION OF ONTARIO

NINTH ANNUAL REPORT

Fiscal Year Ended March 31, 1975

ONTARIO

MINISTRY OF AGRICULTURE AND FOOD

PARLIAMENT BUILDINGS, TORONTO

T. R. HILLIARD DEPUTY MINISTER HON. WM. A. STEWART MINISTER



DAR JOHN

Toronto, Ontario August 15, 1975

To The Honourable Wm. A. Stewart, Minister,
Ministry of Agriculture and Food,
Province of Ontario.

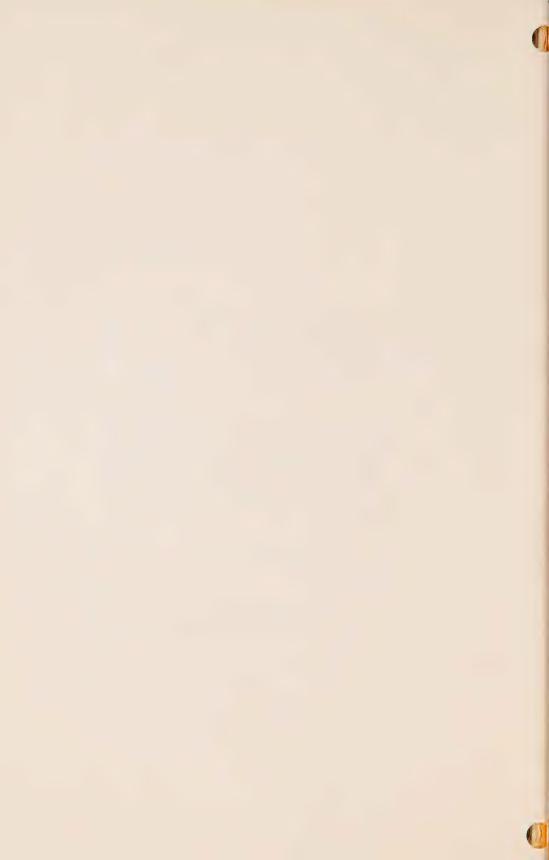
Sir:

I have the honour to submit herewith the annual report of The Crop Insurance Commission of Ontario for the period April 1, 1974, to March 31, 1975, including the financial statements for The Ontario Crop Insurance Fund and the report of The Provincial Auditor.

Respectfully submitted,

H. Ediger, Chairman,

The Crop Insurance Commission of Ontario



### Ninth Annual Report

of

The Crop Insurance Commission of Ontario

For Fiscal Year Ended March 31, 1975

**COMMISSION MEMBERS** 

HENRY EDIGER - Chairman

**HECTOR DELANGHE** — Member

ARTHUR S. BOLTON - Member

JOHN R. McGILL - Member

MAURICE HAMILTON, M.P.P. - Member

ED MAILLOUX - Member

W.A.R: ATKINSON - Secretary

**OFFICERS** 

HENRY EDIGER General Manager

F. BARNES

Assistant General Manager/Research and Underwriting

G. R. BAGG

Assistant General Manager/Claims

O. F. BIRD

Assistant General Manager/Accounting

H. LOEWEN

Assistant General Manager/Sales



### RESPONSIBILITIES

- Administration of the Crop Insurance Act.
- Administration of crop insurance plans, established by regulations, including the functions of selling, underwriting, claims adjustment, and accounting.
- Conducting surveys and research programs relating to crop insurance, to obtain statistics for Commission purposes.

The 1974 crop year was the worst on record since the inception of crop insurance in 1966/67. Spring was late due to excessive rains in most areas of the province; Summer was dry and cool. Then a killing frost towards the end of September put an abrupt end to the growing season. Coupled with the above perils, hail played havoc on many fruit and tobacco crops in southwestern Ontario. These adverse weather conditions affected most insurable crops, but none worse than the corn crops. The final claim payment in grain corn was well over \$6,000,000 on 4,544 contracts. On sweet corn, payments exceeded \$552,000 on 621 contracts. The only crops that fared well were the early season ones, such as winter wheat, and some of the specialty crops.

Commission members met regularly with marketing boards and various farm groups during the fall and winter months of 1974; new crop plans were developed for introduction in 1975 and revisions were made to existing plans. Plans were developed for burley tobacco, seed corn, green and wax beans and lima beans. The existing plans have been amended to reflect the higher cost of producing crops, through changes to the price options available to the grower and increased benefits.

The table "sales and claims experience" for the year ending March 31, 1975 gives a detailed breakdown on a crop-by-crop basis of claims paid.

### FEDERAL-PROVINCIAL FINANCING

To provide Ontario producers with the best crop insurance program at lowest cost, the Governments of Canada and Ontario provide the following financial support.

ADMINISTRATIVE COSTS — These are paid in their entirety by the Government of Ontario.

PREMIUM COSTS — The Federal government pays 50% of the actual premiums, Ontario farmers therefore have only 50% to pay.

### **PROGRESS**

Growers interest in the various plans of crop insurance continues and in 1974 a further increase of about 40% to the number of contracts resulted. There are now 18,555 contracts in force compared to about 13,200 last year.

Insurance protection offered by these contracts increased by 103% with the total liability for 1974 exceeding \$122. million.



### Incorporated Without Share Capital Under The Crop Insurance Act (Ontario)

### Balance Sheet as at March 31, 1975

ASSETS	1975	1974
Cash	\$ 41,039	\$ 136,363
Accrued interest		145
Accounts receivable	126	
Investment – funds on deposit with the		
Treasurer of Ontario	-	7,639
	\$ 41,165	\$ 144,147
LIABILITIES		
Provision for payment of unsettled indemnities	\$ 596,957	\$ 131,690
Premiums collected in advance	373,481	180,401
Unearned premium reserve	507,156	380,551
Advances from the Treasurer of Ontario	3,500,000	70,000
Advances from the Ministry of Agriculture and Food	20,000	20,180
Reserve for payment of indemnities	(4,956,429)	(638,675)
	\$ 41,165	\$ 144,147
Note: Total amount of insurance in force		
(Winter Wheat and Hay Crops)	\$5,145,960	\$3,736,370

### **AUDITOR'S REPORT**

I have examined the balance sheet of The Crop Insurance Commission of Ontario, as at March 31, 1975, and the statements of revenue and expenditure and reserve for payment of indemnities for the year then ended. My examination included a general review of the accounting procedures and such tests of accounting records and other supporting evidence as I considered necessary in the circumstances.

In my opinion these financial statements present fairly the financial position of The Crop Insurance Commission of Ontario as at March 31, 1975, and the results of its operations for the year then ended, in accordance with generally accepted accounting principles applied on a basis consistent with that of the preceding year.

In accordance with section 11 of The Crop Insurance Act (Ontario) a report on the audit has been made in the Commission and to the Minister.

F. N. Scott, C.A., Provincial Auditor.

Toronto, Ontario July 2, 1975.

### Statement of Revenue and Expenditure for the year ended March 31, 1975

	1975	1974
REVENUE		
Crop Insurance Premiums:		
Premiums from insured persons	\$ 3,702,933	\$1,895,837
Government of Canada share of premium subsidy	3,702,933	1,895,837
	\$ 7,405,866	\$3,791,674
Administrative expenses paid by the		
Province of Ontario (Schedule 1)	\$ 1,149,537	\$ 908,842
Interest income	256,479	56,169
Miscellaneous	(106)	275
	\$ 8,811,776	\$4,756,960
EXPENDITURE		<b>40.700.007</b>
Indemnities (1975, 6,141 claims; 1974, 4,598 claims)	\$11,937,807	\$3,738,067
Administrative expenses (Schedule 1)	1,149,537	908,841
Interest on advances from Treasurer of Ontario	44,978	6,322
	\$13,132,322	\$4,653,230
Excess of expenditure over revenue	\$ (4,320,546)	\$ 103,730

### Statement of Reserve for Payment of Indemnities for the year ended March 31, 1975

	1975	1974
Balance as at beginning of year	\$ (638,675)	\$ (744,005)
Deduct:		
Prior year's provision for unsettled		
indemnities in excess of payments	2,792	1,600
	\$ (635,883)	\$ (742,405)
Add:		
Excess of expenditure over revenue	\$ (4,320,546)	\$ 103,730
Balance as at end of year	\$ (4,956,429)	\$ (638,675)

### Schedule of Administrative Expenses for the year ended March 31, 1975

	1975	1974
Salaries	\$ 449,001	\$ 351,432
Commissions and fees — agents	355,110	297,630
Fees and expenses — adjusters	151,285	112,424
Advertising and publicity	37,906	39,258
Printing and stationery	37,868	35,693
Travelling expenses	18,638	16,321
Members' allowances and expenses	9,663	13,634
Training agents and adjusters	6,694	11,284
Equipment purchases	20,659	9,251
Telephone, telegrams and postage	8,635	7,772
Automobiles – fuel and maintenance	5,890	4,728
Provincial sales tax	5,574	4,039
Miscellaneous supplies and services	10,919	3,126
Arbitration board — fees and expenses	1,794	1,306
Equipment maintenance and rentals	644	943
Data processing (Note 1)	29,257	
	\$1,149,537	\$ 908,841

Note 1: Data processing services provided by other Ministries were supplied to the Commission without charge for the year ended March 31, 1974.

Note 2: No charges are made to the Commission by the Ministry of Agriculture and Food for rental of office accommodation.

# SUMMARY OF SALES AND CLAIMS EXPERIENCE BY CROP YEAR

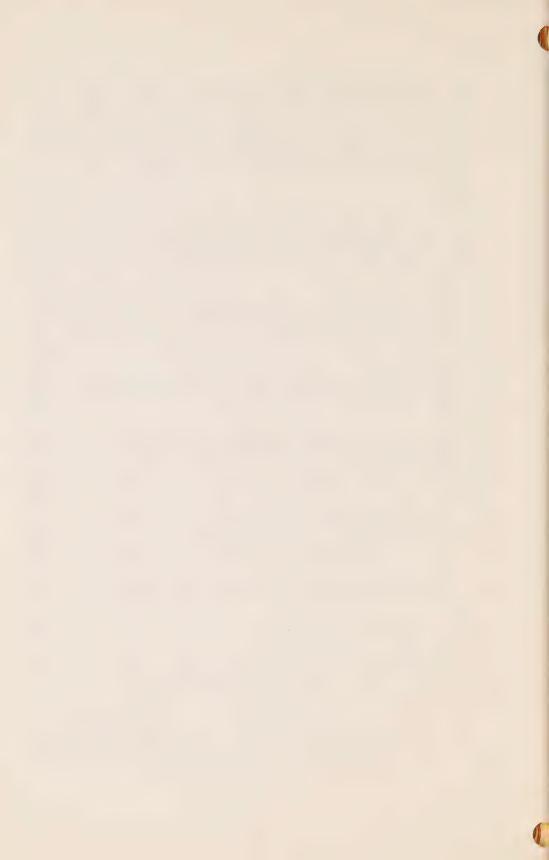
(as of March 31, 1975)

Crop		Contracts	Quanto	Total	Total	Cla	Claims Incurred	Underwriting		Claims to
Year	Crop	at Risk	Insured	in Force	Premium	Number	Amount	Gain (+)	,,	Subsidized
973/74	Winter Wheat	1,729	60,451.0 \$	\$ 3,567,080.30	\$ 362,505.52	242	\$ 136,398.37	(+) \$ 226,107.15	7.15	37.6
974	Spring Grain	3,384	129,415.3	4,878,620.14	528,175.50	1,565	1,088,103.40	(-) 559,927.90	7.90	206.0
	Corn	4,544	328,154.2	29,218,068.10	1,853,266.80	2,240	6,509,675.04	(-) 4,656,408.24	8.24	351.3
	Soybeans	1,126	72,071.5	6,100,221.30	358,158.64	309	419,623.21	(-) 61,464.57	4.57	117.2
	White Beans	1,560	89,127.2	10,592,215.67	839,906.30	428	838,912.04	(+)	994.26	6.66
	Tomatoes	953	16,959.5	8,505,331.60	626,121.86	396	631,779.65	( <del>-</del> )	5,657.79	100.9
	Potatoes	26	1,000.0	178,931.25	12,904.00	00	8,325.65	(+)	4,578.35	64.5
	Green Peas	675	21,495.0	3,618,185.67	257,802.00	140	269,783,38	(-) 11,981.38	1.38	104.6
	Sweet Corn	621	27,778.0	4,666,269.44	238,890.96	170	552,620.04	(-) 313,729.08	9.08	231.3
	Apples	263	8,241.5	2,472,494.77	227,646.96	80	207,637.69	(+) 20,009.27	9.27	91.2
	Onions	24	341.7	260,344.87	14,353.50	7	21,919.50	<u> </u>	7,566.00	152.7
	Red Beets	25	522.0	96,570.00	5,220.00	0	0.00	(+)	5,220.00	0.0
	Grapes	116	3,658.4	1,568,202.21	86,808.08	30	74,140.56	(+) 12,667.52	7.52	85.4
	Peaches	82	1,188.1	437,918.68	44,252.22	14	32,211.06	(+) 12,041.16	1.16	72.8
	Tobacco	1,485	57,439.8	44,217,980.15	1,754,161.82	144	939,323.91	(+) 814,837.91	7.91	53.5
	Нау	111	7,042.0	169,290.00	17,301.26	31	20,891.28	(-) 3,59	3,590.02	120.7
	Coloured Beans	98	6,346.0	809,332.47	70,522.20	12	26,958.54	(+) 43,563.66	3.66	38.2
	Seeding Est.	1,597	38,808.0	679,140.00	38,610.50	268	72,288.50	(-) 33,678.00	8.00	187.2
	Pears	72	659.5	250,941.66	25,181.74	23	37,289.00	(-) 12,107.26	7.26	148.1
	Sweet Cherries	26	177.7	74,080.70	10,342.56	17	23,079.76	(-) 12,737.20	7.20	223.2
	Sour Cherries	40	455.5	324,710.84	31,328.54	12	26,847.20	(+) 4,481.34	1.34	85.7
	Set Onions	10	57.2	43,616.25	2,404.50	0	0.00	(+) 2,404.50	4.50	0.0
	Province Totals	18 555	871 200 1 ¢	700 7700 1000	100 100					

5,029,996.08 \$ 495,079.00 12,077.00 120,515.00 64,335.0 \$ 4,828.0 1,829 1974/75 Production Experience Winter Wheat Нау

# GROWTH OF THE CROP INSURANCE PROGRAM

									Total Subsidized	Total Claims	Los	Loss or Gain	Loss
Plans	89/18	69/89	02/69	70/71	67/68 68/69 69/70 70/71 71/72 72/73	72/73	73/74	14/15	Fremium	0.00			
	707	000	557	825	557	1.059	1,335	1,729	\$ 995,727.53	\$ 721,478.95	€9	274,248.58	72.5%
Winter Wheat	404	000		702	000	1 240	1 804	3,384	1,269,314.74	2,360,544.70 (	(-) 1,	1,091,229.96	186.0
Spring Grain	707	070	2000	269	200	837	1.098	1,126	1,103,174.68	1,204,649.79 (	<u>( – )</u>	101,475.11	109.2
Soybeans		727	637	607	999	1.192	1.204	1,560	1,572,907.58	1,311,327.61		261,579.97	83.4
White Beans		7	34	3 6	31	28	30	26	108,472.66	36,960.07		71,512.59	34.1
Potatoes			55.1	999	712	800	943	953	1,549,847.25	1,316,502.38		233,344.87	84.9
lomatoes			)	105	121	166	193	263	559,264.65	977,872.36 (	_	418,607.71	174.8
Apples				118	250	351	462	621	478,871.67	849,900.96	<u> </u>	371,029.29	177.5
Sweet Corn				154	310	456	588	675	553,446.93	581,747.73 (	(-)	28,300.80	105.1
Green reas					176		229	(incl. in plans)	31,874.64	88,193.50 (	<u>( - )</u>	56,318.86	276.7
dare Ground							52		36,215.50	41,738.50 (	<u>( - )</u>	5,523.00	115.3
Seed Onlons						28	27	25	14,495.00	2,460.50		12,034.50	17.0
Red Beets		100	167	200		1 025 1 941	3.111	4,544	3,507,130.02	9,016,549.17 (	(-)	5,509,419.15	257.1
Corn		77					48	82	70,526.74	52,423.52		18,103.22	74.3
Peaches							76	116	126,583.34	100,208.35		26,374.99	79.2
Grapes							84	98	107,652.60	36,365.32		71,287.28	33.8
Coloured Beans							742	1,485	2,741,282.76	1,081,916.41	-	659,366.35	39.5
Flue-Cured Lobacco							1.085	(incl. in plans)	143,223.24	449,124.20 (	(-)	305,900.96	313.6
Extended Coverage	21	30	30	15	4	0			53,353.62	58,782.41	<u>-</u>	5,428.79	110.2
Нау	5	)					37	1,597	40,033.00	72,513.50	(-)	32,480.50	181.1
New Forage Second									25,181.74	37,289.00	( <del>-</del> )	12,107.26	148.1
Fears								26	10,342.56	23,079.76	<u> </u>	12,737.20	223.2
Sweet Cherries								40	31,328.54	26,847.20		4,481.34	85.7
Set Onions								10	2,404.50	ı		2,404.50	0.0
TOTALS	669	1,861		2,976 4,189	9 4,961	8,246	13,208	18,555	\$15,132,655.49	\$15,132,655.49 \$20,448,475.89 (-) \$5,315,820.40 135.1%	(-)	,315,820.40	135.1%



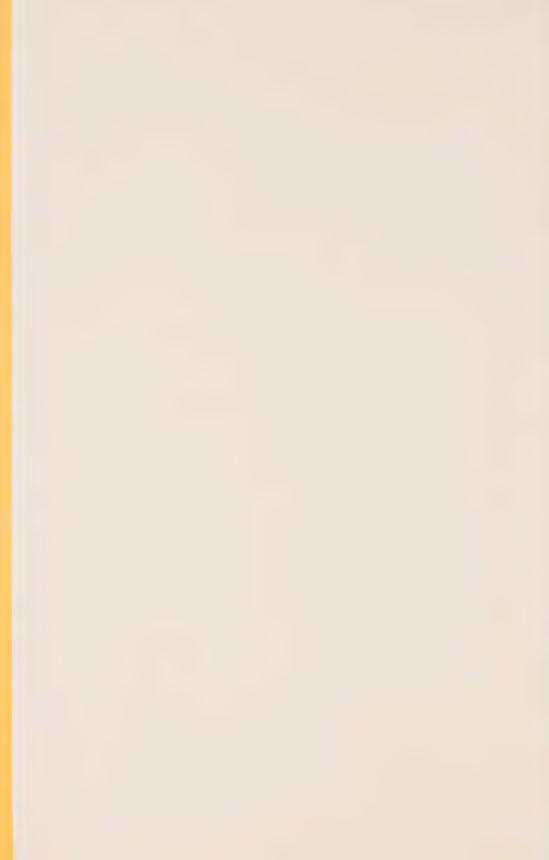








LACKING 1975/76-1979/80



For these issues see microfiche:

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1980/81 - #82-03541

1981/82 - #83-01816

1982/83 - #84-01110

1991/92 - #93-06907



# CANADA-ONTARIO Crop Insurance

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EIGHTEENTH ANNUAL REPORT

THE CROP INSURANCE COMMISSION OF ONTARIO

For Fiscal Year Ended March 31, 1984







Toronto, Ontario Oct. 5, 1984

To The Honourable Dennis R. Timbrell, Minister Ministry of Agriculture and Food Province of Ontario.

Sir:

I have the honour to submit herewith the annual report of The Crop Insurance Commission of Ontario for the period April 1, 1983 to March 31, 1984 including the financial statements for The Ontario Crop Insurance Fund and the report of the Provincial Auditor.

Respectfully Submitted,

M. Huff, Chairman The Crop Insurance Commission of Ontario



### **Eighteenth Annual Report**

of

### The Crop Insurance Commission of Ontario

For Fiscal Year Ended March 31, 1984

### **COMMISSION MEMBERS**

MORRIS HUFF - Chairman

HECTOR DELANGHE - Member

JOHN EPPEL — Member

ROBERT HAWLEY- Member

RALPH BEAMER — Member

MURRAY McRAE - Member

GERALD WISMER - Member

### **OFFICERS**

MORRIS HUFF General Manager

WM. K. REGAN Assistant General Manager

M.J. TAGGART
Assistant General Manager/Accounting

PETER WILEY Secretary



### RESPONSIBILITIES

- Administration of the Canada-Ontario Crop Insurance Program.
- Administration of crop insurance plans, established by regulations, including the functions of selling, underwriting, claims adjustment, and accounting.
- Conducting surveys and research programs relating to crop insurance, to obtain statistics for Commission purposes.

### THE YEAR IN REVIEW

In 1983-84, 47 separate plans were offered to Ontario farmers. Drought, excess moisture and hail reduced yields on many crops. Adverse weather in Southwestern Ontario resulted in claims above premium income for processing tomatoes, soybeans, processing peas, sweet corn, green and wax beans and burley tobacco plans. Hail in the flue-cured tobacco growing area resulted in above-average claims. Favourable fall harvest conditions aided in the production of late harvested crops.

Financially, 1983-84 was a favourable year for the Commission and its deficit was reduced by \$7 million to \$40.68 million.

### FEDERAL-PROVINCIAL FINANCING

To provide Ontario producers with the best crop insurance program at the lowest cost, the Governments of Canada and Ontario provide the following financial support:

The Government of Canada provides financial assistance to the Canada-Ontario Crop Insurance Program by contributing 50% of the total premium required each year. The Federal Government's contribution to this program totalled \$20,736,242 for 1983-84.

The Government of Ontario contributes all of the administration costs which totalled \$3,503,680 for 1983-84.

(Incorporated without share capital under the Crop Insurance Act (Ontario))

# BALANCE SHEET as at March 31, 1984

### **ASSETS**

	1984	1983
	\$	\$
Cash	432,497	3,525,490
Accounts and premium subsidy receivable	466,721	516,465
	899,218	4,041,955
LIABILITIES AND DEFICIT		
Provision for payment of unsettled indemnities		
(note 1b)	1,394,255	843,570
Premiums collected in advance (note 1c)	503,106	375,069
Unearned premiums (note 1d)	2,981,213	3,006,539
Advances from the Treasurer of Ontario (note 3)	36,696,416	47,532,208
Advances from the Ministry of		
Agriculture and Food	5,000	5,000
	41,579,990	51,762,386
Less deficit	40,680,772	47,720,431
	899,218	4,041,955

### **AUDITOR'S REPORT**

I have examined the balance sheet of The Crop Insurance Commission of Ontario as at March 31, 1984 and the statements of revenue and expenditure and deficit for the year then ended. My examination was made in accordance with generally accepted auditing standards, and accordingly included such tests and other procedures as I considered necessary in the circumstances.

In my opinion, these financial statements present fairly the financial position of the Commission as at March 31, 1984 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements, applied on a basis consistent with that of the preceding year.

In accordance with section 12 of the Crop Insurance Act (Ontario), a report on the audit has been made to the Commission and to the Minister.

J.F. Otterman, C.A., Assistant Provincial Auditor.

Toronto, Ontario, August 27, 1984.

# STATEMENT OF REVENUE AND EXPENDITURE for the year ended March 31, 1984

	1984	1983
REVENUE	\$	\$
Crop Insurance Premiums:		
Premiums from insured persons  Premium subsidies from the	20,736,242	16,461,958
Government of Canada	20,736,242	16,461,958
	41,472,484	32,923,916
Premium Adjustment (note 4)		30,000,000
Administrative expenses paid by the		
Province of Ontario (note 2)	3,503,680	3,334,250
Interest income	131,059	286,471
	45,107,223	66,544,637
EXPENDITURE		
Indemnities (10,620 claims; 1983-8,427 claims)	30,410,262	74,115,585
Administrative expenses (Schedule)	3,503,680	3,334,250
Treasurer of Ontario (note 3)	4,160,627	2,916,192
	38,074,569	80,366,027
Excess (deficiency) of expenditure over revenue	(7,032,654)	13,821,390

## STATEMENT OF DEFICIT for the year ended March 31, 1984

	1984	1983
	\$	\$
Balance, beginning of year	47,720,431	34,015,429
Adjustments to prior year's indemnity		
provision (note 1b)	(7,005)	(116,388)
	47,713,426	33,899,041
Excess (deficiency) of expenditure		
over revenue	(7,032,654)	13,821,390
Balance, end of year	40,680,772	47,720,431

## SCHEDULE OF ADMINISTRATIVE EXPENSES for the year ended March 31, 1984

	1984	1983
	\$	\$
Salaries	1,080,237	1,100,138
Commissions and fees – agents	979,252	880,319
Fees and expenses – adjusters	780,308	773,821
Data processing	320,330	258,366
Printing and stationery	71,682	119,706
Telephone, telegrams and postage	71,679	35,313
Automobile expenses	38,748	23,730
Advertising and publicity	36,475	29,131
Travelling expenses	35,844	35,488
Meetings and staff training	30,709	24,609
Members' allowances and expenses	19,095	11,556
Professional services	11,824	12,209
Fees and expenses – arbitration board	11,561	8,471
Miscellaneous supplies and services	8,245	14,460
Equipment and furniture purchases (note 1e)	7,691	6,933
	3,503,680	3,334,250

### NOTES TO FINANCIAL STATEMENTS March 31, 1984

### 1. SIGNIFICANT ACCOUNTING POLICIES

### (a) Basis of accounting

The Commission uses the accrual basis of accounting except for administrative expenses which is on the cash basis although an additional thirty days is allowed to pay for goods and services pertaining to the fiscal year just ended.

### (b) Provision for payment of unsettled indemnities

At the end of a fiscal year, the Commission estimates outstanding indemnities. In the subsequent year, any difference between the estimated and the actual indemnities is reflected in the statement of deficit and not in the statement of revenue and expenditure as the Commission feels the difference should not be reflected in the current year's operating results.

### (c) Premiums collected in advance

Premiums collected in advance represent premiums received for the insurance of various crops where the deadline for applying for insurance coverage occurs after March 31, 1984. This insurance may be cancelled by the insured prior to the deadline date and premiums refunded.

### (d) Unearned premiums

Unearned premiums represent premiums received for the winter wheat and fruit crops. The deadline for applying for insurance coverage occurred prior to March 31, 1984 and accordingly, the insurance coverage was in force at March 31, 1984 and the premiums cannot be refunded.

### (e) Fixed assets

The costs of automobile, equipment and furniture purchases are expensed in the year of acquisition.

### 2. ADMINISTRATION

### (a) Administrative expenses

Administrative expenses are paid out of moneys appropriated therefor by the Legislature of the Province of Ontario. The Commission has absorbed certain administrative expenses of the Farm Income Stabilization Commission of Ontario.

### (b) Accommodation

Office space is provided by the Ministry of Agriculture and Food without charge.

### 3. ADVANCES FROM THE TREASURER OF ONTARIO

The Commission borrows funds from the Treasurer of Ontario to finance the deficit. Part of the advance has a fixed interest rate of 11.725 per cent to October 31, 1984 (1984 – \$23,224,887; 1983 – \$35,457,311). The remainder has a fixed interest rate of 11.25 per cent to January 31, 1988 (1984 – \$13,471,529; 1983 – 12,074,897). There is no set repayment schedule.

### 4. PREMIUM ADJUSTMENT

The Government of Canada and the Province contributed \$15,000,000 each to the Crop Insurance Commission on behalf of producers for premiums covering a number of specific crops including flue-cured tobacco which incurred major crop losses during the 1982 crop year.

### 5. COMPARATIVE FIGURES

Comparative figures have been reclassified where necessary to conform to the 1984 presentation.

# CANADA-ONTARIO CROP INSURANCE PROGRAM SUMMARY OF SALES & CLAIMS EXPERIENCE BY CROP

(as at March 31, 1984)

## A 1301  ## A 1302  ## A 1303	189,973.6 189,973.6 566,869.8 361,461.8 4,007.2 1,007.2 1,002.8 660.0 660.0 660.0 226,323.4 1,002.8 1,321.8 2,815.3 1,915.9 9,525.2 1,398.9	27,548,559.90 10,743.06.7 10,743.06.7 10,098,719.61 7,470,093.86 898,800.03 13,252,955.00 76,128.12 1963,813.00 659,577.20 29,821,877.85 4,867,192.09 6,636,989,60 7,099,519,6	986 999 68 1,575,725,44 6,420,142.66 3,219,464.28 877,963.34 103,0861.52 110,670.98 262,723.08 112,034.52 33,200.00 1,920,933.94 491,689.60	2473 1912 1912 1943 1943 1943 1943 1952 50 50 50 7 7 7 552 552 1959 1959	909,134,91 2,333,665,04 4,581,814,24 4,376,777,21 529,911,03 94,104,75 238,333,74 111,122,80 207,601,00	1,077,864,77	18	46 148 71 136
and the second of the second o	189,973.6 566,869.8 361,461.8 45,067.2 1,0067.2 1,002.8 1,002.8 1,002.8 1,532.1 15,321.8 22,380.8 15,321.8 22,380.8 15,321.8 22,380.8 15,95.6 1,391.9 9,525.2 1,398.9	27,548,559,90 10,777,340,67 91,763,219,67 50,998,719,61 7,470,093,86 898,809,03 13,252,955,00 761,258,12 13,252,955,00 659,577,20 29,857,72 29,857,72 4,867,192,09 6,356,989,60 7,998,7192,09 6,356,989,60 7,998,7192,09 7,998,7192,09 7,998,7192,09 7,998,7192,09 7,998,7192,00 7,998,7192,00 7,998,7192,00 7,998,7192,00 7,998,7192,00 7,998,7192,00 7,998,7192,00 7,998,7192,00 7,998,7192,00 7,998,7192,00 7,998,7192,7192,7192,7192,7192,7192,7192,7192	1,986,999,68 6,420,142,66 3,219,464,28 103,080,00 103,080,00 110,034,52 112,034,52 112,034,52 1,920,933,94 491,689,60 539,375,20	273 1912 1943 1943 1943 1943 329 50 50 50 7 7 7 7 855 855 955 956 957 958	909,134,333,665,581,814,529,911,122,207,601,122,111,122,111,122,111,122,113,113,11	939.	18	148 71 136
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ture 1111 111 111 111 111 111 111 111 111	566,869.8 46,067.2 4,350.0 1,350.0 5,500.0 5,500.0 62,955.6 1,002.8 660.0 26,323.4 15,321.8 23,808.1 16,987.2 2,815.3 9,525.2 1,328.9	91,763,214,92 91,763,214,92 7,470,093,86 18,98,809,03 18,252,955,00 761,258,12 1,963,813,00 659,57,20 243,417,60 29,852,817,85 4,867,192 6,056,989,60 7,909,519,60 7,909,60 7,909,60 7,909,60 7,909,60 7,909,60 7,909,60 7,909,60 7,909,60 7,909,60 7,909,60 7,909,60 7,909,60 7,909,60 7,90	6.426	2912 293 329 329 325 20 325 20 325 20 325 325	529,911. 94,104. 238,333. 111,122. 207,601.		30	136
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ture 133, ture 1	46,067.2 14,380.0 1350.0 5,580.0 6,295.6 1,002.8 15,321.8 15,321.8 25,323.4 16,987.2 2,815.3 1,49.5 9,525.2 1,328.9	7,470,093,86 898,809.03 13,252,955,00 761,258,12 1,963,813,00 659,577,20 29,857,20 29,857,70 6,656,989,60 7,999,519,60 7,999,519,60 7,999,519,60 7,998,719,224,00 7,998,719,60 7,998,719,60 7,998,719,719,719,719,719,719,719,719,719,719	103 (960 00 100 00 100 00 100 00 100 00 100 00	292 382 382 382 50 382 50 50 50 50 50 50 50 50 50 50 50 50 50	104 122 122 601 905	348 042 31	77	09
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Seans 33 Arries 11 Arries	13,321 8 23,808 1 16,987.2 2,815.3 6,715 9 14,95 9,525.2 1,328.9	4,667,192.03 6,636,989.60 7,909,519.60 1,043,224.00 278,632.00	375.	159	876,467	-1,384,778.32	80	382
Seans 3 3 3 rrings 1 2 2 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	23,808.1 16,987.2 2,815.3 671.5 9,315.9 1,398.9	6,636,989.60 7,909,519.60 1,043,224.00 278,632.00	559,575.50		808 600 82	-269.225.62	36	150
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60 -		278,632.00	198,226.00	2 4	00.070.010	25 577 80	38	49
v		0 0 1 1 1 1 1	49,853.80	2 '	00.012,42	00.970.2	100	212
ν		36,837.00	4,485.00	4	9,513.00	-5,026.00	200	2-7
nernes ernes		10 419,601,40	1,370,898.22	87	824,916.99		17	000
nerries		104,508	629,771.12	42	186,533.21		10	15
nerries	0.00	634.471.	248,087.00	2	37,233.90	210,853.10	00	2 4
Cherries	DEE O	680 270 07	107.086.82	00	15,236.18	850	0 10	7 4
	0.000	143 617 32	40,436.64	14	18,468.00	21,968.64	17	40
herries	3.303		161,026,38	31	70,824.68		38	4 0
	0.000	178 927 34	33,177,50	19	43,654.66	-10,477.16	46.	132
VC F	109.0	1 044 588.50	21,796.52	0	0.00	21,796.52		210
DC.	128 046 6	197,665,255.18	19,026,806.80	1348	5,933,995.05	13,092,811 /5	400	200
7	1 1919	2,149,934,54	143,036.40	106	298,853.94	45,118,611-	04	200
	268.4	312,029.72	29,529.50	25	78,991.92	743,462.42	200	2007
0	0.666	1,497,950.70	110,820.00	ω	93,784.00	17,036,00	7.7	308
Seed Onions	175.8	160,915.37	15,120.52	00	49,224.00	104,103,40	000	750
Set Offices	76.0	116,614.32	15,612.60	_	66,164.00	09.000 4	000	174
Spanish Chichis	0,66	39,447.00	4.908.60	0 ;		00.000.4	200	200
Deutlebourge 34	249.7	167,713.75	28,696.86	21	07.484.70	04.191.40	43	30
Early Potatoes	469.3	252,810.00	32,356.40	٥ ;		10.001,00	37	156
Sweet Corn Frh	565.5	210,293.00	29,657.18	4 0	40,000.42	- 10,001- - 84 283 62	47	215
Tomathes Fresh	514.8	531,361.75	73,236.96	28	02 020.701	9 133 24	26	81
Cucumbers 98	851.3	400,772.50	48,943.94	C 4	14 543 75	54 106 25	19	21
Carrots 27	686.5	927,102.59	00.059,89	റെ	4 700 04	3 374 44	36	58
Cabbage 22	145.6	64,143.00	8,074 48	n c	155550	5,239 40	23	23
Pumpkin & Squash 13	201.5	50,032.50	00,194.90	ر د د	103 642 18	-65,506.96	54	272
Strawberries 24	335.4	7,0,040.07	23.00, 133.52	-	8.040.00	882 00	17	06
Parsnips	9000	32,300.00	8 971 20	-	8,898.00	73 20	25	66
Lettuce	0.00	49,040.00	30,160,24	0	00.00	30,160.24	0	0
Peanuts 15	0.00	48,240.00	6.267.60	_	368.78	5,898.82	4	O
Celery	2000	43,820,00	7,887.60	2	10,357.50	-2,469.90	83	101
	7 000 000 1	486 095 866 46	41 472 483 24	10620	30,410,261.73	11,062,221.51	35	/3
PROVINCE TOTAL 30694	602 500							

# GROWTH OF THE CANADA-ONTARIO CROP INSURANCE PROGRAM (as at March 31, 1984)

	77/78	78/79	29/80	80/81	81/82	82/83	83/84	Total Subsidized Premium \$	Total Claims Paid \$	Gain or Loss \$	Loss Ratio
Apple Tree							24	21.797		21 707	
Apples	323	352	348	341	338	327	327	7.480.883	7 922 543	(441 660)	1050
Black Tobacco	77	53	45	52	40	26	45	160,082	156.382	3 700	97.7
Broccoli							9	7,888	10,358	(2,470)	1313
Burley Tobacco	208	165	161	169	166	223	267	549,170	632,501	(83,331)	115.9
Cabbage					14	18	22	22,780	8,030	14.750	35.3
Carrots					23	29	27	195,396	207,902	(12,506)	106 4
Cauliflower					12	25	34	71,287	104,215	(32,928)	146.2
Celery						4	7	11,004	869	10,135	7.9
Coloured Beans	136	194	168	294	395	198	102	2,059,394	2,169,547	(110,153)	105.4
Corn .	6,340	6,216	6,519	6,290	6,409	6,181	6,288	48,998,566	37,135,455	11,863,111	75.8
Cucumbers					69	91	98	134,036	85,455	48,581	63.8
Early Potatoes					2	12	14	72,453	25.941	46.512	35.8
Flue-Cured Tobacco	1,890	2,181	2,158	2,842	2,762	2,444	2,486	67,992,018	127,173,168	(59.181.150)	187.0
Grapes	170	177	182	193	194	218	235	3,092,701	2,145,905	946.796	69.4
Green Peas	443	471	483	447	428	451	406	3,583,392	5,269,860	(1.686 468)	147 1
Green & Wax Beans	99	78	83	89	98	84	82	731,046	1.162.668	(431 622)	159.0
Hay & Pasture	1,288	1,979	1,889	1,609	1,525	1,317	1,361	5,483,197	6.619.707	(1.136.510)	120.7
ate Potatoes	22	54	53	1	29	59	37	936,061	875.762	60 288	93.5
Lettuce						4	4	14,165	16.887	(27.22)	1100
Lima Beans	47	51	49	30	31	33	56	372,561	426.263	(53.702)	114.4
New Forage Seeding	2,349	2,590	2,704	2,260	2,059	2,074	2,369	1,492,707	1,331,908	160,799	89.2
Parsnips						10	9	26,797	43,092	(16.295)	160.8
Peaches	149	140	125	54	46	63	78	1,364,128	1,948,544	(584,416)	142.8
Peanuts							15	30,160	1	30,160	1
Pears	120	115	111	105	104	103	106	530,862	534,234	(3,372)	100 6
Peppers	34	3	37	34	61	99	98	301,989	271,014	30,975	89.7
Plums	35	40	45	43	42	39	41	132,464	148,282	(15,818)	111.9
Popping Corn					44	Φ	4	82,503	261,730	(179,227)	317.2
umpkiii & oquash	3	:			7	7	13	9,291	1,849	7,442	19.9
ned beets	21	<u></u>	15	10	7	2	4	78,314	20,223	58,091	25.8

					19	13	10	167,490	177,280	(9,790)	105.9
Hutabagas	0	000	252	207	427	431	349	4,476,302	3,138,746	1,337,556	70.1
Seed Corn	316	320	200	200	48	7.	47	468,682	404,364	64,318	86.3
Seed Onions	97	24	17	13	9	14	=	91,540	124,433	(32,893)	135.9
Set Onions	91	- 6	- 60	) c	20 00	83	82	820,680	1,195,257	(374,577)	145.6
Sour Cherries	6/	0 0	00 00	2 5 4 7	2830	3 821	4.294	14,845,699	13,299,185	1,546,514	9.68
Soybeans	1,696	2,105	7,284	710'7	000,7	- 6	80	61,459	194,473	(133,014)	316.4
Spanish Onions		0.40	000 F	A 526	4 263	4 607	4.377	13,497,422	13,783,888	(286,466)	102.1
Spring Grain	4,889	048,4	0000,4	1,010	4	12	24	51,697	109,275	(57,578)	211.4
Strawberries	t.	0	N. A.	57	. 55	58	52	350,767	526,022	(175,255)	150.0
Sweet Cherries	9	00	40.04	150	446	428	447	3,672,023	3,747,710	(75,687)	102.1
Sweet Corn	411	438	704	704		16	38	42,512	56,954	(14,442)	134.0
Sweet Corn (Fresh)		7	100	980	956	951	863	12,368,655	13,767,829	(1.399,174)	111.3
Tomatoes	1,053	660'-	1,021	000	000	28	59	119,704	188,054	(68,350)	157.1
Tomatoes (Fresh)		71	1 106	1 203	1 561	1618	1,100	11,023,749	16,316,230	(5,292,481)	148.0
White Beans	1,694	0///	001,1	0000	2 963	3.073	4.301	9,642,328	6,801,978	2,840,350	70.5
Winter Wheat	2,706	2,394	7,024	776'7	2,500	0		516.095	1,221,319	(705,224)	236.7
Inactive Plans		1	-		1					1	1 10
TOTALS	26,712	28,159	28,659	28,062	28,599	29,304	30,694	218,255,896	271,763,291	(53,507,395)	124.5
71-72 4.961	72-73 8,246	8,246	73-74 13,208	13,208	74-75 18,555	18,555	75-76 22,740	22,740	76-77 23,535		







# CANADA ONTARIO CARADA Crop Insurance

CAZON AF -A56



**NINETEENTH ANNUAL REPORT** 

THE CROP INSURANCE COMMISSION OF ONTARIO

For Fiscal Year Ended March 31, 1985







Toronto, Ontario Oct. 5, 1985

To The Honourable Jack Riddell, Minister Ministry of Agriculture and Food Province of Ontario.

Sir:

I have the honour to submit herewith the annual report of The Crop Insurance Commission of Ontario for the period April 1, 1984 to March 31, 1985 including the financial statements for The Ontario Crop Insurance Fund and the report of the Provincial Auditor.

Respectfully Submitted,

M. Huff, Chairman
The Crop Insurance Commission
of Ontario

### Nineteenth Annual Report

of

The Crop Insurance Commission of Ontario

For Fiscal Year Ended March 31, 1985

### **COMMISSION MEMBERS**

MORRIS HUFF -- Chairman

HECTOR DELANGHE - Member

JOHN EPPEL - Member

ROBERT HAWLEY - Member

RALPH BEAMER — Member

MURRAY McRAE - Member

GERALD WISMER - Member

### **OFFICERS**

MORRIS HUFF General Manager

WM. K. REGAN Assistant General Manager

M.J. TAGGART Assistant General Manager / Accounting

> PETER WILEY Secretary

### RESPONSIBILITIES

- Administration of the Canada-Ontario Crop Insurance Program.
- Administration of crop insurance plans, established by regulations, including the functions of selling, underwriting, claims adjustment, and accounting.
- Conducting surveys and research programs relating to crop insurance, to obtain statistics for Commission purposes.

### THE YEAR IN REVIEW

Two new crop plans, asparagus and canola were added in 1984-85. The number of contracts, acres insured and premium income all reached record levels. The number of contracts exceeded 32,000 for the first time in the Commission's history. This occurred even though the flue-cured tobacco crop declined 24% from the previous year.

With the exception of contracts for peppers, apples, peaches, plums, seed onions, red beets and cauliflower, claims were less than premium income. Financially, the year was one of the most favourable on the Commission's record. The deficit was reduced by \$24.6 million to \$15.9 million.

### FEDERAL-PROVINCIAL FINANCING

To provide Ontario producers with the best crop insurance program at the lowest cost, the Governments of Canada and Ontario provide the following financial support.

The Government of Canada provides financial assistance to the Canada-Ontario Crop Insurance Program by contributing 50% of the total premium required each year. The Federal Government's contribution to this program totalled \$21,088,969 for 1984-85.

The Government of Ontario pays the administration costs which totalled \$3,811,812 for 1984-85.

(Incorporated without share capital under the Crop Insurance Act (Ontario))

# BALANCE SHEET as at March 31, 1985

### **ASSETS**

	1985	1984
	\$	\$
Cash	520,269	432,497
Accounts and premium subsidy receivable	311,789	466,721
	832,058	899,218
LIABILITIES AND DEFICIT		
Provision for payment of unsettled		
indemnities (note 1b)	613,308	1,394,255
Premiums collected in advance (note 1c)	424,834	503,106
Unearned premiums (note 1d)	2,921,238	2,981,213
Advances from the Treasurer of		
Ontario (note 3)	12,782,496	36,696,416
Advances from the Ministry of		
Agriculture and Food	5,000	5,000
	16,746,876	41,579,990
Deficit	15,914,818	40,680,772
	832,058	899,218

### **AUDITOR'S REPORT**

I have examined the balance sheet of The Crop Insurance Commission of Ontario as at March 31, 1985 and the statements of revenue and expenditure and deficit for the year then ended. My examination was made in accordance with generally accepted auditing standards, and accordingly included such tests and other procedures as I considered necessary in the circumstances.

In my opinion, these financial statements present fairly the financial position of the Commission as at March 31, 1985 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements applied on a basis consistent with that of the preceding year.

In accordance with section 12 of the Crop Insurance Act (Ontario), a report on the audit has been made to the Commission and to the Minister.

D.F. Archer, F.C.A., Provincial Auditor.

Toronto, Ontario, August 2, 1985.

# STATEMENT OF REVENUE AND EXPENDITURE for the year ended March 31, 1985

	1985	1984
REVENUE	\$	\$
Crop Insurance Premiums:		
Premiums from insured persons  Premium subsidies from the	21,088,969	20,736,242
Government of Canada	21,088,969	20,736,242
	42,177,938	41,472,484
Administrative expenses paid by the		
Province of Ontario (note 2)		3,503,680
Interest income	121,264	131,059
	46,111,014	45,107,223
EXPENDITURE		
Indemnities (6,528 claims; 1984 -		
10,620 claims)		30,410,262
Administrative expenses (Schedule) Interest on advances from the	3,811,812	3,503,680
Treasurer of Ontario (note 3)	2,422,957	4,160,627
	21,488,511	38,074,569
Excess of revenue over expenditure	24,622,503	7,032,654

# STATEMENT OF DEFICIT for the year ended March 31, 1985

	1985	1984
Balance, beginning of year	\$ 40,680,772	\$ 47,720,431
Adjustment to prior year's indemnity provision (note 1b)	(143,451)	(7,005)
Excess of revenue over expenditure	40,537,321 24,622,503	47,713,426 7,032,654
Balance, end of year	15,914,818	40,680,772

# SCHEDULE OF ADMINISTRATIVE EXPENSES for the year ended March 31, 1985

,	1985	1984
	\$	\$
Salaries	1,191,243	1,080,237
Commissions and fees - agents	1,076,275	979,252
Fees and expenses - adjusters	824,840	780,308
Data processing	331,553	320,330
Printing and stationery	76,886	71,682
Telephone and postage	64,883	71,679
Automobile expenses (note 1e)	27,294	38,748
Advertising and publicity	42,932	36,475
Travelling expenses	49,416	35,844
Meetings and staff training	22,997	30,709
Members' allowances and expenses	16,001	19,095
Professional services	23,811	11,824
Fees and expenses - arbitration board	35,527	11,561
Miscellaneous supplies and services	22,611	8,245
Equipment and furniture purchases (note 1e)	5,543	7,691
	3,811,812	3,503,680

### NOTES TO FINANCIAL STATEMENTS March 31, 1985

### 1. SIGNIFICANT ACCOUNTING POLICIES

### (a) Basis of accounting

The Commission's financial statements are prepared using the accrual basis of accounting except for administrative expenses which are recorded on the cash basis, modified to allow an additional thirty days to pay for goods and services pertaining to the fiscal year just ended.

### (b) Provisions for payment of unsettled indemnities

At the end of a fiscal year, the Commission estimates outstanding indemnities. In the subsequent year, any difference between the estimated and the actual indemnities is reflected in the statement of deficit and not in the statement of revenue and expenditure as the Commission feels the difference should not be reflected in the current year's operating results.

### (c) Premiums collected in advance

Premiums collected in advance represent premiums received for the insurance of various crops where the deadline for applying for insurance coverage occurs after March 31, 1985. This insurance may be cancelled by the insured prior to the deadline date and premiums refunded.

### (d) Unearned premiums

Unearned premiums represent premiums received for the winter wheat and fruit crops. The deadline for applying for insurance coverage occurs prior to March 31, 1985 and accordingly, the premiums cannot be refunded. As well, harvesting of these crops and payment of indemnities occurs subsequent to March 31, 1985.

### (e) Fixed assets

The costs of automobile, equipment and furniture purchases are expensed in the year of acquisition.

### 2. ADMINISTRATION

### (a) Administrative expenses

Administrative expenses are paid out of funds appropriated by the Legislature of the Province of Ontario. The Commission has absorbed certain administrative expenses of the Farm Income Stabilization Commission of Ontario.

### (b) Accommodation

Office space is provided by the Ministry of Agriculture and Food without charge.

### 3. ADVANCES FROM THE TREASURER OF ONTARIO

The Commission borrows funds from the Treasurer of Ontario to finance the deficit. The advance bears interest at a fixed rate of 11.20 per cent and matures January 31, 1986. There is no set schedule of repayment.

1985)
31,
March
as at

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# GROWTH OF THE CANADA-ONTARIO CROP INSURANCE PROGRAM (as at March 31, 1985)

			Contracts at Risk	at Risk				Total Subsidized Promitted	Total Claims	Gain or	Loss
	28/28	08/62	80/81	81/82	82/83	83/84	84/85	- S	- S	s s	Hatio %
Apple Tree						24	15	45,549	16.786	28.763	36.9
Apples	352	348	341	338	327	327	323	9,025,688	9,968,022	(942,334)	110.4
Asparagus							2	009	-	600	1
Black Tobacco	53	45	52	40	26	45	103	245,298	183.427	61.871	74.8
Broccoli						9	7	27,284	15.917	11.367	22 3
Burley Tobacco	165	161	169	166	223	267	236	617,004	646,316	(29,312)	104.8
Cabbage				14	18	22	22	33,154	15,848	17,306	47.8
Canola							138	126,809	36,796	90,013	29.0
Carrots				23	59	27	34	305,112	242,392	62,720	79.4
Cauliflower				12	25	8	31	111,124	156,835	(45,711)	141.1
Celery					4	7	4	17.014	869	16 145	5.1
Coloured Beans	194	168	294	395	198	102	169	2,269,185	2.333.058	(63.873)	102.8
Corn	6,216	6,519	6,290	6,409	6,181	6,288	6,884	56,644,751	40,184,440	16.460.311	70.9
Cucumbers				69	91	98	86	215,536	138,584	76,952	64.3
Early Potatoes				2	12	14	18	117,159	26.301	90.858	22.4
Flue-Cured Tobacco	2,181	2,158	2,842	2,762	2,444	2,486	2,179	82,515,526	127,990,203	(45,474,677)	155.1
Forage	1,979	1,889	1,609	1,525	1,317	1,361	1,155	6,148,111	6,619,755	(471.644)	107.7
Grapes	177	182	193	194	218	235	240	3,831,188	2,742,583	1.088,605	71.6
Green Peas	471	483	447	428	451	406	401	4,312,454	5,643,018	(1,330,564)	130.9
Green & Wax Beans	78	83	88	98	8	82	29	953,601	1,206,966	(253,365)	126.6
Late Potatoes	72	53	1	29	53	37	35	1,051,743	965,552	86,191	91.8
Lettuce					4	4	က	20,671	22,767	(5,096)	110.1
Lima Beans	21	49	8	31	33	26	25	426,855	436,887	(10,032)	102.4
New Forage Seeding	2,590	2,704	2,260	2,059	2,074	2,369	2,310	1,836,835	1,463,288	373,547	79.7
Farsnips					10	9	က	28,680	43,092	(14,412)	150.3
Peaches	140	125	24	46	SS	78	82	1,629,354	2,317,813	(688,459)	142.3
Peanuts						15	<u></u>	49,227	1	49,227	-
Pears	115	=======================================	105	104	103	106	110	649,688	650,962	(1,274)	100.2
Peppers	3	37	怒	19	89	86	87	414,845	385,459	29,386	92.9
Flums	9	45	43	45	ඉ	41	37	163,016	194,890	(31,874)	119.6
Popping Corn				44	∞	4	5	88,293	265,038	(176,745)	300.2
Pumpkin & Squash				7	7	13	15	17,435	4,842	12,593	27.8

		4	Ç	1	ľ	4	m	84,642	27,873	56,769	32.9
Red Beets	0	0	2	- (	0 (	Ç	· fo	200 208	217 357	(17,149)	108.6
Rutabagas				20	2	2		001.001	000	1 752 001	68.4
	320	352	327	427	431	349	542	5.542.687	3.788.885	1.00.007.1	3
200	27	24	24	48	51	47	53	641.962	782.650	(140.688)	121.9
Seed Unions	47	7	1 2	5	14	11		108,459	127,343	(18.884)	117.4
Set Unions	- 0	- c	2 %	28	83	82	84	997,933	1,239,837	(241,904)	124.2
Cherries	0 0	0	0 7	2 830	3 821	4 294	5.366	19,408,130	14,947,618	4,460,512	77.0
peans	2.105	4.00.7	7.7	0000	0.00	000	16	102.543	207,519	(104.976)	202.4
Spanish Unions	040	Ogg	A 526	4 263	4 607	4.377	4,143	15,155,646	14,306,975	848.671	94.4
ng Grain	010.1	200	200	4	12	24	36	118,890	126,255	(7,365)	106.2
wberries	O	2	57	. 2	1 00	52	52	394.214	541,206	(146,992)	137.3
et Cherries	8 6	40 04	750	746	428	447	436	4,255,623	4.043.908	211,715	95.0
et Corn	450	704	101	1	19	8	28	74.408	87.198	(12,790)	117.2
sweet Corn (Fresh)	000	7	300	056	951	863	815	14.760.164	15,380,237	(620,073)	104.2
Tomatoes	680	1,00,1	2006	000	- 20	000	5. 5.	199,885	243,790	(43,905)	122.0
Formatoes (Fresh)			(	0 1	0 0	8 8	1 267	12 336 062	16 873 260	(4,537,198)	136.8
White Beans	1,776	1,186	1,293	1.36.1	0.0.1	30.	102,1	100,000,000	7 756 761	3 840 763	6.99
Winter Wheat	2,394	2.824	2.922	2.963	3.073	4.301	4.450	42C, 18C, 11	07.007.7	(1705 224)	7 986
Inactive Plans								516,095	616,122,1	(103,264)	
O TALO	28 150	28 659	28 062	28.599	29,304	30,694	32,197	260,433,864	286,838,698	(26,404,834)	110.1

77-78 26.712 76-77: 23,535; 75-76 22,740; 74-75: 18,555; 73-74: 13.208: CONTRACTS AT RISK: 72-73, 8,246;





### CANADA ONTARIO Crop Insurance

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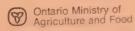
TWENTIETH ANNUAL REPORT



THE CROP INSURANCE COMMISSION OF ONTARIO

For Fiscal Year Ended March 31, 1986







Toronto, Ontario Oct. 3, 1986

To The Honourable Jack Riddell, Minister Ministry of Agriculture and Food Province of Ontario

Sir:

I have the honour to submit herewith the annual report of The Crop Insurance Commission of Ontario for the period April 1, 1985 to March 31, 1986 including the financial statements for The Ontario Crop Insurance Fund and the report of the Provincial Auditor.

Respectfully Submitted,

H. Ediger, Vice Chairman
The Crop Insurance Commission
of Ontario

### **Twentieth Annual Report**

of

### The Crop Insurance Commission of Ontario

For Fiscal Year Ended March 31, 1986

### **COMMISSION MEMBERS**

MORRIS HUFF — Chairman

HECTOR DELANGHE — Member

JOHN EPPEL — Member

GAETAN BEAUDRY - Member

RALPH BEAMER — Member

MURRAY McRAE — Member

GERALD WISMER — Member

### **OFFICERS**

MORRIS HUFF General Manager

WM. K. REGAN Assistant General Manager

M.J. TAGGART Assistant General Manager / Accounting

> JACK MULDER Secretary

### RESPONSIBILITIES

- Administration of the Canada-Ontario Crop Insurance Program.
- Administration of crop insurance plans, established by regulations, including the functions of selling, underwriting, claims adjustment, and accounting.
- Conducting surveys and research programs relating to Crop Insurance to obtain statistics for Commission purposes.

### THE YEAR IN REVIEW

For the second consecutive year, favourable weather conditions in Ontario resulted in an underwriting gain of approximately 29 million dollars. Consequently, the deficit of \$15.9 million was eliminated and the year ended with an overall surplus of \$13.1 million. Significant claims were paid to insured growers in Essex County as a result of the devastating hail storm which struck the Leamington area on May 30.

### FEDERAL-PROVINCIAL FINANCING

To provide Ontario producers with the best Crop Insurance program at the lowest cost, the Governments of Canada and Ontario provide the following financial support.

The Government of Canada provides financial assistance to the Canada-Ontario Crop Insurance Program by contributing 50% of the total premium required each year. The Federal Government's contribution to this program totalled \$20.899,778 for 1985-86.

The Government of Ontario pays the administration costs which totalled \$3,606,483 for 1985-86.

### BALANCE SHEET as at March 31, 1986

### **ASSETS**

	1986	1985
	\$	\$
Cash and short term investments	12,257,121	520,269
Accounts and premium subsidy receivable	7,219,507	311,789
	19,476,628	832,058
LIABILITIES AND SURPLUS (DE	FICIT)	
Provision for payment of unsettled		
indemnities (note 1b)	2,818,871	613,308
Premiums collected in advance (note 1c)	283,898	424,834
Unearned premiums (note 1d)	3,286,869	2,921,238
Advances from the Treasurer of		
Ontario		12,782,496
Advances from the Ministry of		
Agriculture and Food	15,000	5,000
	6,404,638	16,746,876
Surplus (Deficit)	13,071,990	(15,914,818)
	19,476,628	832,058

### **AUDITOR'S REPORT**

I have examined the balance sheet of The Crop Insurance Commission of Ontario as at March 31, 1986 and the statements of revenue and expenditure and surplus (deficit) for the year then ended. My examination was made in accordance with generally accepted auditing standards, and accordingly included such tests and other procedures as I considered necessary in the circumstances.

In my opinion, these financial statements present fairly the financial position of the Commission as at March 31, 1986 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements applied on a basis consistent with that of the preceding year.

In accordance with section 12 of the Crop Insurance Act (Ontario), a report on the audit has been made to the Commission and to the Minister.

D.F. Archer, F.C.A., Provincial Auditor.

Toronto, Ontario, July 4, 1986.

### STATEMENT OF REVENUE AND EXPENDITURE for the year ended March 31, 1986

	1986	1985
	\$	\$
REVENUE		
Crop Insurance Premiums:		
Premiums from insured persons	. 20,899,778	21,088,969
Premium subsidies from the		
Government of Canada	. 20,899,778	21,088,969
	41,799,556	42,177,938
Interest income	354,391	121,264
	42,153,947	42,299,202
EXPENDITURE		
Indemnities (5,223 claims; 1985- 6,528 claims)	13,004,289	15,253,742
Interest on advances from the		
Treasurer of Ontario	260,141	2,422,957
	13,264,430	17,676,699
Excess of revenue over expenditure	28,889,517	24,622,503

### STATEMENT OF SURPLUS (DEFICIT) for the year ended March 31, 1986

	1986	1985
Balance, beginning of year	\$ (15.914,818)	\$ (40.680.772)
Adjustment to prior year's indemnity provision (note 1b)	97,291	143,451
		(40,537,321)
Excess of revenue over expenditure	28,889,517	24.622.503
Balance, end of year	13,071,990	(15,914,818)

### NOTES TO FINANCIAL STATEMENTS

### March 31, 1986

### 1. SIGNIFICANT ACCOUNTING POLICIES

### (a) Basis of accounting

The Commission's financial statements are prepared using the accrual basis of accounting

### (b) Provision for payment of unsettled indemnities

At the end of a fiscal year, the Commission estimates outstanding indemnities. In the subsequent year, any difference between the estimated and the actual indemnities is reflected in the statement of surplus (deficit) and not in the statement of revenue and expenditure as the Commission feels the difference should not be reflected in the current year's operating results.

### (c) Premiums collected in advance

Premiums collected in advance represent premiums received for the insurance of various crops where the deadline for applying for insurance coverage occurs after March 31, 1986. This insurance may be cancelled by the insured prior to the deadline date and premiums refunded.

### (d) Unearned premiums

Unearned premiums represent premiums received for the winter wheat and fruit crops. The harvesting of these crops and the payment of indemnities occur subsequent to March 31, 1986. However, the deadline date for applying for insurance coverage occurs prior to year end, and accordingly, the insurance cannot be cancelled and no premiums will be refunded.

### 2. ADMINISTRATIVE EXPENSES

Salaries, benefits and other administrative expenses of the Commission are absorbed by the Ministry of Agriculture and Food and are not included in the statement of revenue and expenditure. Administrative expenses of the prior year have not been disclosed to conform with the 1986 presentation.

### SCHEDULE OF ADMINISTRATIVE EXPENSES

for the year ended March 31, 1986

for the year ended march 31, 19	986	
	1986	1985
	\$	\$
Salaries	1,081,756	1,191,243
Commissions and fees - agents	1,082,694	1,076,275
Fees and expenses - adjusters	802,143	824,840
Data processing	308,275	331,553
Printing and stationery	75,211	76,886
Telephone and postage	46,356	64,883
Automobile expenses	35,080	27,294
Advertising and publicity	40,336	42,932
Travelling expenses	38,233	49,416
Meetings and staff training	5,827	22,997
Members' allowances and expenses	22,530	16,001
Professional services	22,622	23,811
Fees and expenses - arbitration board	11,805	35,527
Miscellaneous supplies and services	20,970	22,611
Equipment and furniture purchases	12,645	5,543
	3,606,483	3,811,812

# GROWTH OF THE CANADA-ONTARIO CROP INSURANCE PROGRAM (as at March 31, 1986)

									Total	Total Olivini		1
			Contr	Contracts at Risk					Premium	rotal Cialms Paid	Gall or	LOSS Ratio
	28/28	29/80	80/81	81/82	82/83	83/84	84/85	98/98	<b>%</b>	- -	ို့တ	%
Apple Tree						24	15	15	62,734	24,190	38,544	38.56
Apples	352	348	341	338	327	327	323	320	10,547,427	11,016,170	(468,743)	110.44
Asparagus							2	5	2,903	1	2,903	ı
Black Tobacco	53	45	52	40	26	45	103	88	310,738	262,792	47,946	84.57
Broccoli						9	7	10	50,337	45,160	5,177	89.72
Burley Tobacco	165	161	169	166	223	267	236		617,004	646,316	(29,312)	104.75
Cabbage				14	18	22	22	14	41,396	19,904	21,492	48.08
Canola							138	249	391,378	83,632	307,746	21.37
Carrots				23	59	27	88	25	400,430	281,642	118,788	70.33
Cauliflower				12	25	34	31	29	149,928	172,872	(22,944)	115.30
Celeny					4	7	4	2	20,104	869	19,235	4.32
Coloured Beans	194	168	294	395	198	102	169	183	2,540,485	2,514,032	26,453	98.96
Corn	6,216	6,519	6,290	6,409	6,181	6,288	6,884	6,852	64,254,869	42,561,580	21,693,289	66.24
Cucumbers				69	91	86	86	93	289,255	163,425	125,830	56.50
Early Potatoes				2	12	14	48	28	176,812	39,014	137,798	22.07
Flue-Cured Tobacco	2,181	2,158	2,842	2,762	2,444	2,486	2,179	2,017	96,514,968	128,668,373	(32,153,405)	133.31
Forage	1,979	1,889	1,609	1,525	1,317	1,361	1,155	1,196	6,780,275	7,351,969	(571,694)	108.43
Grapes	177	182	193	194	218	235	240	241	4,500,556	3,383,191	1,117,365	75.17
Green Peas	471	483	447	428	451	406	401	427	5,151,461	5,943,933	(792,472)	115.38
Green & Wax Beans	78	88	88	98	84	82	29	62	1,184,629	1,372,718	(188,089)	115.88
Late Potatoes	54	53		59	59	37	35	26	1,127,320	970,054	157,266	86.05
Lettuce					4	4	က	7	33,394	27,051	6,343	81.01
Lima Beans	51	49	30	31	33	26	25	23	483,080	530,769	(47,689)	109.87
New Forage Seeding	2,590	2,704	2,260	2,059	2,074	2,369	2,310	2,326	2,193,701	1,847,692	346,009	84.23
Parsnips					10	9	က	က	30,002	45,652	(15,650)	152.16
Peaches	140	125	72	46	63	78	82	81	1,905,915	2,374,774	(468,859)	124.60
Peanuts						15	6	2	53,710		53,710	
Pears	115	111	105	104	103	106	110	104	760,116	705,210	54,906	92.78
Peppers	31	37	34	61	99	86	87	71	518,889	491,461	27,428	94.71
Plums	40	45	43	42	39	41	37	37	192,673	214,674	(22,001)	111.42
Popping Corn				4	00	4	2	15	121,953	266,564	(144,611)	218.58

400000				7	7	13	15	6	21,936	8,191	13,745	45.75
Fumpkin & Squasii	3		Ç	. 1	. u	7	ď	ď	91.178	30,681	60,497	33.65
Red Beets	20	0	2	- (	, (	7	7 (	) 1	212 489	240 280	(27,791)	113.08
Rutabagas				n	5	2	-	- (	11,100	3 400 34E	2 210 214	65.61
Seed Corn	320	352	327	427	431	349	542	593	6,718,000	040,004,4	+10,010,2	
	24	24	24	48	51	47	53	48	814,215	930,501	(116,286)	114.28
Seed Officials	17	17	13	16	14	1	=======================================	7	116,035	137,310	(21,275)	118.33
et Onions	- 0	- c	2 %	85	83	82	84	77	1,185,097	1,272,128	(87,031)	107,34
Sour Chernes	2 105	2 2 2 2	2 517	2 830	3 821	4.294	5.366	5,486	24,006,153	16,821,268	7,184,885	70.07
Soybeans	2,103	2,001	2,0	σ	σ	00	16	18	155,636	218,665	(63,029)	140.50
spanish Unions	040	A 000 A	A 505	7 263	4 607	4.377	4 143	4.330	16.924.793	14,749,528	2,175,265	87.15
Spring Grain	0 + 0 + 0 + 0 + 0 + 0 + 0 + 0 + 0 + 0 +	1,000	1,020	7,500	120,1	24	36	42	197,969	141,095	56,874	71.27
strawberries			1	† (	1 0	1 1	20 0	1 9	433 026	562.286	(129,260)	129.85
Sweet Cherries	99	94	10	900	000	20	20.	0 0	700 EED	A 526 715	253 847	94.69
Sweet Corn	438	452	452	446	428	44/	430	303	200,007,4	4,020,1	0,00	OF 47
Sweet Corn (Fresh)				11	16	38	28	28	98,407	93,948	4,459	14.08
weet com (mon)	1 000	1 001	986	956	951	863	815	648	16,877,627	16,574,542	303,085	98.20
Torriatoes	000	10,-		σ	28	59	51	59	302,253	331,326	(29,073)	109.62
Iomatoes (Fresh)	1	7	000	1 561	1818	1 100	1 257	1 433	13.914.587	17,253,502	(3338.915)	124.00
White Beans	1,1/6	1,180	1,293	100,1	1,010	, - 00	2 2 2	4 202	12 458 260	8 097 70G	5 360 554	60.17
Winter Wheat	2,394	2,824	2,922	2,963	3,073	100,4	4,430	4,220	007,004,01	000,000,000	1705 2077	236.65
Inactive Plans									516,095	616,122,1	(100,224)	8.003
SIATOT	28 159	28.659	28,062	28,599	29,304	30,694	32,197	31,991	302,233,420	299,645,020	(2.588,400)	99.14

77-78: 26.712 76-77: 23,535; 75-76: 22,740; 74-75: 18,555: 73-74: 13,208; CONTRACTS AT RISK: 72-73 8,246;

# CANADA-ONTARIO CROP INSURANCE PROGRAM SUMMARY OF SALES & CLAIMS EXPERIENCE BY CROP (as at March 31, 1986)







### CANADA ONTARIO Crop Insurance

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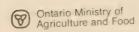


TWENTY-FIRST ANNUAL REPORT

THE CROP INSURANCE COMMISSION OF ONTARIO

For Fiscal Year Ended March 31, 1987







Toronto, Ontario Aug. 17, 1987

To The Honourable Jack Riddell, Minister Ministry of Agriculture and Food Province of Ontario

Sir:

I have the honour to submit herewith the annual report of The Crop Insurance Commission of Ontario for the period April 1, 1986 to March 31, 1987 including the financial statements for The Ontario Crop Insurance Fund and the report of the Provincial Auditor.

Respectfully Submitted,

K. Pinder, Vice Chairman The Crop Insurance Commission of Ontario

### **Twenty-first Annual Report**

of

The Crop Insurance Commission of Ontario

For Fiscal Year Ended March 31, 1987

### **COMMISSION MEMBERS**

(as at March 31, 1987)

KEITH PINDER - Chairman

HENRY EDIGER - Vice Chairman

HECTOR DELANGHE - Member

GAETAN BEAUDRY - Member

GERALD FREURE - Member

IRENE SPENCE - Member

### **OFFICERS**

KEITH PINDER General Manager

WM. K. REGAN Assistant General Manager

M.J. TAGGART Assistant General Manager/Accounting

> JACK MULDER Secretary

### RESPONSIBILITIES

- Administration of the Canada-Ontario Crop Insurance Program
- Administration of Crop Insurance plans, established by regulations, including the functions of selling underwriting, claims adjustment, and accounting.
- Conduction surveys and research programs relating to Crop Insurance to obtain statistics for Commission purposes.

### THE YEAR IN REVIEW

One of the wettest summers on record resulted in significant indemnities on the white bean crop. However, favourable weather after the first week of October has resulted in good conditions for the harvest of the remaining crops. Financially, the year was favourable resulting in an overall surplus of \$12.7 million.

### FEDERAL-PROVINCIAL FINANCING

To provide Ontario producers with the best Crop Insurance program at the lowest cost, the Governments of Canada and Ontario provide the following financial support.

The Government of Canada provides financial assistance to the Canada-Ontario Crop Insurance Program by contributing 50% of the total premium required each year. The Federal Government's contribution to this program totalled \$18,199,553 for 1986/87.

The Government of Ontario pays the administration costs which totalled \$4,079,630 for 1986/87.

### BALANCE SHEET as at March 31, 1987

### **ASSETS**

	1987	1986
	(\$000)	(\$000)
Cash and short term investments	30,275	12,257
Accounts and premium subsidy receivable	266	7,220
	30,541	19,477
LIABILITIES AND SURPLUS		
LIABILITIES AND SURPLUS		
Provision for payment of unsettled indemnities	1,496	2,819
Premiums collected in advance	381	284
Unearned premiums	2,333	3,287
Advances from the Ministry of Agriculture		
and Food	15	15
	4,225	6,405
Surplus	26,316	13,072
	30,541	19,477

### AUDITOR'S REPORT

I have examined the balance sheet of The Crop Insurance Commission of Ontario as at March 31, 1987 and the statements of revenue and expenditure and surplus for the year then ended. My examination was made in accordance with generally accepted auditing standards, and accordingly included such tests and other procedures as I considered necessary in the circumstances.

In my opinion, these financial statements present fairly the financial position of the Commission as at March 31, 1987 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements applied on a basis consistent with that of the preceding year.

J.F. Otterman, F.C.A., Assistant Provincial Auditor.

Toronto, Ontario, July 8, 1987.

### STATEMENT OF REVENUE AND EXPENDITURE for the year ended March 31, 1987

	1987	1986
	(\$000)	(\$000)
REVENUE		
Crop Insurance Premiums:		
Premiums from insured persons	18,200	20,900
Premium subsidies from the		
Government of Canada	18,200	20,900
	36,400	41,800
Administrative expenses paid by Province		
(note 2)	4,080	3,606
Interest income	2,448	354
	42,928	45,760
EXPENDITURE		
Indemnities (8,920 claims;		
1986 – 5,223 claims)	26,071	13,004
Interest on advances from the		
Treasurer of Ontaro	-	260
Administrative expenses (note 2)	4,080	_3,606
	30,151	16,870
	40 777	00.000
Excess of revenue over expenditure	12,777	28,890

### STATEMENT OF SURPLUS for the year ended March 31, 1987

	1987	1986
	(\$000)	(\$000)
Balance, beginning of year (deficit)	13,072	(15,915)
Adjustment to prior year's indemnity		
provision	467	97
	13,539	(15,818)
Excess of revenue over expenditure	12,777	28,890
Balance, end of year	26,316	13,072

### NOTES TO FINANCIAL STATEMENTS

March 31, 1987

### SIGNIFICANT ACCOUNTING POLICIES

### (a) Basis of accounting

The Commission's financial statements are prepared using the accrual basis of accounting except for administrative expenses which are recorded on the cash basis, modified to allow an additional thirty days to pay for goods and services pertaining to the fiscal year just ended.

### (b) Provisions for payment of unsettled indemnities

At the end of a fiscal year, the Commission estimates outstanding indemnities. In the subsequent year, any difference between the estimated and the actual indemnities is reflected in the statement of surplus and not in the statement of revenue and expenditure as the Commission feels the difference should not be reflected in the current year's operating results.

### (c) Premiums collected in advance

Premiums collected in advance represent premiums received for the insurance of various crops where the deadline for applying for insurance coverage occurs after March 31, 1987. This insurance may be cancelled by the insured prior to the deadline date and premiums refunded.

### (d) Unearned premiums

Unearned premiums represent premiums received for winter wheat and fruit crops. The harvesting of these crops and the payment of indemnities occurs subsequent to March 31, 1987. However, the deadline date for applying for insurance coverage occurs prior to year end, and accordingly, the insurance cannot be cancelled and no premiums will be refunded.

### 2. ADMINISTRATIVE EXPENSES

Salaries, benefits and other administrative expenses of the Commission are absorbed by the Ministry of Agriculture and Food and are included in the statement of revenue and expenditure. Administrative expenses of the prior year have been disclosed to conform with the 1987 presentation.

### 3. REMUNERATION OF APPOINTEES

Total remuneration of the members of the Commission was \$5,509 during the 1987 fiscal year.

### SCHEDULE OF ADMINISTRATIVE EXPENSES

### for the year ended March 31, 1987

1987	1986
\$	\$
Salaries	123 1,081,756
Commissions and fees – agents	1,082,694
Fees and expenses – adjusters	603 802,143
Data processing	472 308,275
Printing and stationery	024 73,210
	508 46,356
	35,080
	268 42,337
Travelling expenses	955 38,233
	252 22,403
	297 22,530
Professional services	451 22,622
	239 11,805
	,070 4,394
	,558 12,645
	,989
4,079	,630 3,606,483

## GROWTH OF THE CANADA-ONTARIO CROP INSURANCE PROGRAM (as at March 31, 1987)

	78/79	79/80	80/81	Contracts at Risk 81/82 82/8	at Risk 82/83	83/84	84/85	98/98	28/98	Total Subsidized Premium \$	Total Claims Paid	Gain or Loss	Loss Ratio
Apple Tree	0					24	15	15	17	93,520	69,228	24,292	74.02
Apples	352	348	341	338	327	327	323	320	332	12,405,931	12,135,704	270,227	97.82
Asparagus	0						2	5	14	11,311	3,908	7,403	34.55
Black Tobacco	53	45	52	40	26	45	103	88	87	400,018	353,544	46,474	88.38
Broccoli	0					9	7	10	11	79,732	90,450	(10,718)	113.44
Burley Tobacco	165	161	169	166	223	267	236			617,004	646,316	(29,312)	104.75
Cabbage	0			4	18	22	22	14	10	49,280	27,620	21,660	56.05
Canola	0						138	249	358	792,801	349,048	443,753	44.03
Carrots	0			23	59	27	34	25	30	528,386	810,998	(282,612)	153.49
Cauliflower	0			12	25	34	31	59	24	188,776	233,776	(45,000)	123.84
Celery	0				4	7	4	2	4	28,296	26,609	1,687	94.04
Coloured Beans	194	168	294	395	198	102	169	183	217	2,871,266	2,802,373	68,893	09'26
Corn	6,216	6,519	6,290	6,409	6,181	6,288	6,884	6,852	6,358	70,276,227	47,999,084	22,277,143	68.30
Cucumbers	0			69	91	86	86	93	109	377,348	217,756	159,592	57.71
Early Potatoes	0			ß	12	14	18	28	20	230,964	53,414	177,550	23.13
Flue-Cured Tobacco	2,181	2,158	2,842	2,762	2,444	2,486	2,179	2,017	1,664	106,502,686	132,429,419	(25,926,733)	124.34
Forage	1,979	1,889	1,609	1,525	1,317	1,361	1,155	1,196	1,200	7,477,669	7,484,690	(7,021)	100.09
Grapes	177	182	193	194	218	235	240	241	235	5,148,470	3,484,108	1,664,362	67.67
Green Peas	471	483	447	428	451	406	401	427	338	5,694,082	6,661,532	(967,450)	116.99
Green & Wax Beans	78	83	88	98	84	82	29	62	59	1,430,945	1,534,950	(104,005)	107.27
Late Potatoes	54	53		29	59	37	35	26	19	1,166,939	1,034,982	131,957	88.69
Lettuce	0				4	4	က	7	00	46,689	36,741	9,948	78.69
Lima Beans	51	49	30	31	33	56	25	23	56	553,448	672,817	(119,369)	121.57
New Forage Seeding	2,590	2,704	2,260	2,059	2,074	2,369	2,310	2,326	2,454	2,600,171	2,160,145	440,026	83.08
Parsnips	0				10	9	က	က	2	32,220	51,532	(19,312)	159.94
Peaches	140	125	54	46	63	78	82	81	79	2,205,433	2,550,107	(344,674)	115.63
Peanuts	0					15	တ	2	2	60,413		60,413	0.00
Pears	115	11	105	104	103	106	110	104	66	875,383	724,088	151,295	82.72
Peppers	31	37	34	61	89	86	87	71	103	673,310	617,018	56,292	91.64
Plums	40	42	43	42	39	41	37	37	32	232,873	218,289	14,584	93.74

Popping Corn Pumpkin & Squash Red Beets	c			44	a	V		C	ת	132,653	500,000	(1.00,001)	
mpkin & Squash d Beets	,			†	o 1	1	, T	0	0	28 219	8.622	19,597	30.55
d Beets	0			_	_	5.	<u> </u>	ם מ	2 0	92,2,0	33,481	63,855	34.40
	18	15	10	7	S	4	7)	၇	ר (	000,000	240 205	(9 506)	102.86
to book of	C			19	13	10	7	7	29	332,819	342,323	(000'0)	0 0
Rulabagas	0 00	0	200	407	131	349	542	593	487	7,463,819	5,118,139	2,345,680	16.89
Seed Corn	320	352	321	174	) L	240		48	52	968.303	1,257,554	(289,251)	129.87
Seed Onions	24	24	24	40	<u> </u>	÷ ;	2 4	2 1	1 0	131 325	146.361	(15,036)	111.45
Set Onions	17	17	13	16	14	-	=	_	71	030,10	0 0 0	(300 000)	120 72
Cimorio	2	83	83	85	83	82	84	77	92	1,378,,177	1,663,743	(282,200)	27.021
Sour Chernes	- 1	2000	0 517	2 830	3 821	4 294	5.366	5,486	5,207	28,138,365	18,138,075	10,000,290	64.46
Soybeans	2,105	7,004	710,7	2,0	0,0	α	16	18	21	232,411	326,206	(93,795)	140.36
Spanish Onions	0		0	0 00	4 607	7 277	1 1 1 3	4 330	4 161	18,652,785	15,984,379	2,668,406	85.69
Spring Grain	4,940	4,880	4,526	4,203	4,00,4	1,0,1	) (c)	000	000	267 814	231.333	36,481	86.38
Strawberries	0			4	12	54	30	74	000	10,107		(404 E30)	125 92
	09	64	57	26	58	52	52	46	43	468,848	280,386	(056,121)	20.03
Sweet Cherries	000	2 2 2 2	A 50	146	428	447	436	383	333	5,294,606	5,139,501	155,105	97.07
Sweet Corn	438	704	4354	7	7	000	280	280	000	134.270	112,453	21,817	83.75
Sweet Corn (fresh)	0			- 1	0 1		0 40	010	783	18 976 157	17,060,421	1,915,736	89.90
Formatoes	1,099	1,021	986	926	600	200	0 1			388 007	390 843	(1.846)	100.47
Tomatoes (fresh)	0			6	28	99	LG	20	, D	200,000	0,000	(6 204 462)	130 42
Histo Door	1 776	1 186	1 293	1.561	1,618	1,100	1,257	1,433	1,550	15,740,450	21,944,613	(6,204,103)	24.00
wnite beans	0///	00-1-	000	0000	2 0 7 3	4 301	4 450	4.223	4.988	15,637,487	9,780,170	5,857,317	62.54
Vinter Wheat	2,394	2,824	778,7	2,903	0,0,0	00't	000	1		516 095	1.221.319	(705,224)	236.65
Inactive Plans	0	0									000	40 000 700	96.04
TOTAL S	28.159	28.659	28,062	28,599	29,304	30,694	32,197	31,991	31,590	338,632,527	325,236,734	13,380,783	1000

11

77-78: 26,712.

76-77: 23,535;

75-76: 22.740:

74-75: 18,555;

73-74: 13,208;

CONTRACTS AT RISK: 72-73: 8,246;

CANADA-ONTARIO CROP INSURANCE PROGRAM SUMMARY OF SALES & CLAIMS EXPERIENCE BY CROP

## (as at March 31, 1987)

Crop	Contracts At Risk	Acreage	Amount of Insurance	Total Premium \$	No. of Claims	Claim	Loss or Gain	Lo Contracts	Loss s Premiums
Apple Tree	17		1,526,861	30,786	8	44.737	(13 951)	2 2	1/15
Apples	332	9,965	12,856,421	1,858,504	105	1.119.677	738 827	2 8	£ &
Asparagus	14	186	90,617	8,408	2	3.908	4 500	2 7	8 %
Black Tobacco	87	269	808,557	89,280	59	90,696	(1 416)	<u> </u>	102
Broccoli	=	203	139,819	29,395	00	45.290	(15,895)	2 6	154
Cabbage	10	170	84,490	7,884	4	7,716	168	40	<u> </u>
Canola	358	25,051	2,885,206	401,423	79	265.417	136 006	2 %	2 49
Carrots	30	1,066	1,595,045	127,956	15	529,356	(401,400)	50	414
Cauliflower	24	226	161,526	38,848	18	60,904	(22,056)	75	157
Celery	4	38	64,180	8,192	2	25,740	(17.548)	20	314
oloured Beans	217	11,461	2,008,477	330,781	104	287,929	42,852	48	87
Corn	6,358	549,617	105,227,613	6,021,358	1,460	5,877,341	144,017	23	6 6
Sucumbers	109	1,127	782,428	88,093	40	55,649	32,444	37	8 8
Early Potatoes	20	968	586,155	54,152	2	14,400	39.752	9 0	27
Flue-Cured Tobacco	1,664	65,817	106,402,874	9,987,718	1,004	3,741,452	6.246.266	9	37
Forage	1,200	176,577	12,649,632	697,394	109	132.721	564.673	) o	5
Grapes	235	9,701	9,598,541	647,914	21	100.917	546.997	0	5 4
Green Peas	338	12,209	4,308,005	542,621	138	717.599	(174 978)	41	133
Green & Wax Beans	29	3,192	1,156,275	246,316	24	162.232	84 084	41	2 99
ate Potatoes	19	550	350,281	39,619	S	64.928	(25,309)	26	164
Lettuce	00	84	71,730	13.295	2	069 6	3 605	25	2 22
ima Beans	56	884	337,125	70,368	- 61	142.048	(71,680)	73	202
New Forage Seeding	2,454	72,496	2,899,852	406,470	337	298.720	107 750	14	73
Parsnips	2	12	10,080	2,218	***	5.880	(3 662)	20	265
Peaches	62	1,533	1,929,640	299,518	19	175,333	124.185	24	8 5
Peanuts	2	133	55,860	6,703			6.703	; 0	} <
Pears	66	798	724,454	115,267	œ	18,878	96.389	000	, <del>1</del>
Peppers	103	1,167	712,119	154,421	43	125,557	28,864	42	8
ricms	32	222	176,925	40,200	2	3,615	36,585	9	ത

	c	968	54 826	10.700			10,700	0	0
Popping Corn	ח ק	007	64 724	6 283	2	431	5,852	20	7
Pumpkin & Squash	01 0	109	00 140	6 158	-	2,800	3,358	33	45
Red Beets	m (	1 234	861 416	120.330	22	102,045	18,285	92	85
Rutabagas	62	1,334	13 394 962	745.159	116	709,793	35,366	24	92
Seed Corn	194	4 177	1 729 748	154.088	17	318,263	(164,175)	33	207
Seed Onions	76	1,1,1	148 143	15 290	-	9,051	6,239	60	69
Set Onions	21	500	050 421	193 080	59	391,615	(198,535)	78	203
Sour Cherries	9/ 1	606	550,428	4 132 212	943	1,362,417	2,769,795	18	33
Soybeans	2,207	404,200	507,815	76 775	ľ	107,541	(30,766)	24	140
Spanish Onions	21	100 100	13 847 472	1 727 992	1.236	1,250,822	477,170	30	72
Spring Grain	4,101	133, 123	383 315	69 845	16	90,238	(20,393)	42	129
Strawberries	300	352	122 179	35,822	18	28,100	7,722	42	78
Sweet Cherries	54 6	969 00	5 425 309	514,044	86	612,786	(98,742)	28	119
Sweet Corn	333	20,838	208 136	35,863	ın	18,505	17,358	18	52
Sweet Corn (fresh)	28	30 30	28 041 033	2 098.530	135	492,425	1,606,105	23	23
Tomatoes	283	337	438.074	86,744	22	59,517	27,227	45	69
lomatoes (resn)	1 77 1	76 133	13.094.835	1,825,863	1,069	4,697,264	(2,871,401)	69	257
White beans	4.988	211,752	31,107,239	2,179,227	1,557	1,683,437	495,790	31	77
PROVINCE TOTAL	31,590	1,947,085	447,231,220	36,399,107	8,920	26,065,380	10,333,727	28	72
1987-88 Production Results Winter Wheat	3,634	145,991	21,316,557	1,349,822					







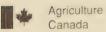
Company

TWENTY-SECOND ANNUAL REPORT

THE CROP INSURANCE COMMISSION OF ONTARIO



For Fiscal Year Ended March 31, 1988







Toronto, Ontario June 29, 1988

To the Honourable Jack Riddell, Minister Ministry of Agriculture and Food Province of Ontario

Sir:

I have the honour to submit herewith the annual report of the Crop Insurance Commission of Ontario for the period April 1, 1987 to March 31, 1988 including the financial statements for the Ontario Crop Insurance Fund and the report of the Provincial Auditor

Respectfully Submitted,

K. Pinder, Vice Chairman
The Crop Insurance Commission
of Ontario

# **Twenty-Second Annual Report**

of

The Crop Insurance Commission of Ontario

For Fiscal Year Ended March 31, 1988

# **COMMISSION MEMBERS**

(as at March 31, 1988)

GORDON HILL, Chairman

KEITH PINDER, Vice Chairman

HECTOR DELANGHE - Member

GAETAN BEAUDRY - Member

GERALD FREURE - Member

PAT HOY - Member

IRENE SPENCE - Member

RALPH BEAMER - Member

OSCAR DELRUE - Member

**RUTH TOBLER - Member** 

# **OFFICERS**

KEITH PINDER General Manager

WM. K. REGAN Assistant General Manager

M.J. TAGGART Assistant General Manager/Accounting

> DANIELA SCERNI Secretary

### RESPONSIBILITIES

- Administration of the Canada-Ontario Crop Insurance Program
- Administration of the Crop Insurance plans, established by regulations, including the functions of selling underwriting, claims adjustment, and accounting.
- Conducting surveys and research programs relating to Crop Insurance to obtain statistics for Commission purposes

### THE YEAR IN REVIEW

Favourable weather during the growing season and at harvest resulted in an underwriting surplus of \$21.8 million. Localized areas of the province experienced a reduction in yield due to drought while excessive heat caused severe losses on processing crops and on the grape crop. The Commission offered insurance coverage on 50 crops in 1987

# FEDERAL-PROVINCIAL FINANCING

To provide Ontario producers with the best Crop Insurance program at the lowest cost. the Governments of Canada and Ontario provide the following financial support.

The Government of Canada provides financial assistance to the Canada-Ontario Crop Insurance Program by contributing 50% of the total premium required each year. The Federal Government's contribution to this program totalled \$18,384,285 for 1987/88

The Government of Ontario pays the administration costs which totalled \$4,338,377 for 1987/88

# BALANCE SHEET as at March 31, 1988

### **ASSETS**

1988 (\$000)	1987 (\$000)
Cash and short term investments55,683	30,275
Accounts and premium subsidy receivable397 56,080	266 30,541
LIABILITIES AND SURPLUS	
Provision for payment of unsettled indemnities	1,496 381 2,333 15
4,142 Surplus	4,225 26,316 30,541

See accompanying notes to financial statements

### **AUDITOR'S REPORT**

I have examined the balance sheet of The Crop Insurance Commission of Ontario as at March 31, 1988 and the statements of revenue and expenditure and surplus for the year then ended. My examination was made in accordance with generally accepted auditing standards, and accordingly included such tests and other procedures as I considered necessary in the circumstances.

In my opinion, these financial statements present fairly the financial position of the Commission as at March 31, 1988 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements applied on a basis consistent with that of the preceding year

D.F. Archer, F.C.A., Provincial Auditor.

Toronto, Ontario, June 21, 1988.

# STATEMENT OF REVENUE AND EXPENDITURE for the year ended March 31, 1988

1988 (\$000)  REVENUE	1987 (\$000)
Crop Insurance Premiums:  Premiums from insured persons	18,200
Government of Canada	18,200
36,768	36,400
Administrative expenses paid by Province (note 2)	2,448
EXPENDITURE	
Indemnities (5,889 claims; 1987 - 8,920 claims)	26,071 4,080
19,349	30,151
Excess of revenue over expenditure25,709	12,777

See accompanying notes to financial statements.

# STATEMENT OF SURPLUS for the year ended March 31, 1988

	1988 (\$000)	1987 (\$000)
Balance, beginning of year	26,316 (87)	13,072 467
Excess of revenue over expenditure	26,229 25,709	13,539 12,777
Balance, end of year	51,938	26,316

See accompanying notes to financial statements.

# NOTES TO FINANCIAL STATEMENTS March 31, 1988

## 1. SIGNIFICANT ACCOUNTING POLICIES

### a) Basis of accounting

The Commission's financial statements are prepared using the accrual basis of accounting except for administrative expenses which are recorded on the cash basis, modified to allow an additional thirty days to pay for goods and services pertaining to the fiscal year just ended.

# b) Provisions for payment of unsettled indemnities

At the end of a fiscal year, the Commission estimates outstanding indemnities. In the subsequent year, any difference between the estimated and the actual indemnities is reflected in the statement of surplus and not in the statement of revenue and expenditure as the Commission feels the difference should not be reflected in the current year's operating results.

### c) Premiums collected in advance

Premiums collected in advance represent premiums received for the insurance of various crops where the deadline for applying for insurance coverage occurs after March 31. 1988. This insurance may be cancelled by the insured prior to the deadline date and premiums refunded.

# d) Unearned premiums

Unearned premiums represent premiums received for winter wheat and fruit crops. The harvesting of these crops and the payment of indemnities occurs subsequent to March 31, 1988. However, the deadline date for applying for insurance coverage occurs prior to year end, and accordingly, the insurance cannot be cancelled and no premiums will be refunded.

### 2. ADMINISTRATIVE EXPENSES

Salaries, benefits and other administrative expenses of the Commission are absorbed by the Ministry of Agriculture and Food and are included in the statement of revenue and expenditure.

### 3. REMUNERATION OF APPOINTEES

Total remuneration of the members of the Commission was \$32,982 during the 1988 fiscal year.

### 4. SUBSEQUENT EVENT

Due to adverse growing conditions during the 1988 crop year, the Commission expects to incur heavy losses with respect to certain insured crops including corn, soybeans, spring grains, green peas and strawberries. However, it is not practicable to reasonably estimate the extent of such loss at this point in time.

# SCHEDULE OF ADMINISTRATIVE EXPENSES for the year ended March 31, 1988

	1988	1987
Salaries Commissions and fees - agents Fees and expenses - adjusters Data processing Printing and stationery Telephone and postage Automobile expenses Advertising and publicity Travelling expenses Meetings and staff training Members' allowances and expenses Professional services Fees and expenses - arbitration board Miscellanous supplies and services Equipment and furniture purchase Review committee	.1,322,159 816,917 422,078 94,304 58,827 26,040 58,407 95,117 3,275 59,220 2,454 9,513 16,259 11,719	1 206,123 1 187,440 891,603 333,472 69,024 55,508 40,381 76,268 37,955 36,252 13,297 451 7,239 6,070 9,558 108,989
	4,338,377	4,079,630

# GROWTH OF THE CANADA-ONTARIO CROP INSURANCE PROGRAM (as at March 31, 1988)

Crop         78/79         78/79         78/70         80/70						Contra	Contracts at Risk	<u>~</u>				Total Subsidized Premium	Total claims Paid	Gain or Loss	Loss Ratio
10   1.5	Crop	78/79	79/80	80/81	81/82	82/83	83/84	84/85	85/86	28/98	82/88	69	4	€->	%
Column															
18, 18, 18, 18, 18, 18, 18, 18, 18, 18,	Apple Tree	0	1	1	1	1	24	15	15	17	19	126,831	73,725	53,106	58.13
uus         0         4         5         4         5         4         10         18 350         8 77         9 774         9 774           Deacco         53         45         5         4         10         18 37         9 77         6         7         11         11         13         18 41         10         18 34         7         400,175         13,132           obacco         165         161         169         166         223         267         236         10         91         66,399         67,365         (41,036)           obacco         165         161         169         166         223         267         236         167,363         66,399         66,589         66,589         66,589         66,589         66,589         66,685         68,589         66,892         76,282         11,62,734         400,482         77         400,482         78         400,482         78         400,482         78         400,482         78         400,482         78         400,482         78         400,482         78         400,482         78         400,482         78         400,482         78         400,482         78         400,482         78	Apples	352	348	341	338	327	327	323	320	332	339	14,373,098	13,381,785	991,313	93.10
Obacco         53         45         52         40         26         45         103         88         87         108         534,307         400,175         134,132           Obacco         165         161         169         166         223         267         28         17         19         128,441         131,715	Asparagus	0						2	2	14	10	18,350	8,576	9,774	46.74
1	Black Tobacco	53	45	52	40	26	45	103	88	87	108	534,307	400,175	134,132	74.90
Obacco         165         166         223         267         236         4         656.329         677.365         (41,036)           Obacco         16         14         18         22         24         10         20         75.34         66.869         66.865           O         -	Broccofi	0					9	7	10	<del>-</del>	13	128,441	131,715	(3,274)	102.55
1	Burley Tobacco	165	161	169	166	223	267	236		0	91	636,329	677,365	(41,036)	106.45
ver         0         -	Cabbage	0	i i	1	14	00	22	22	14	10	20	73,534	698'99	6,665	90.94
wer         0         -         -         23         29         27         34         25         30         48         762,282         1,162,734         (400,452)           wer         0         -         -         -         -         4         2         4         4         26         24         36         284,179         37,1481         (37,302)           1 Beans         194         168         294         395         198         102         169         18         26,249,794         49,092,282         26,157,512           efss         6,216         6,519         6,290         6,409         6,181         6,286         6,884         6,852         6,352         6,249,794         49,092,282         26,157,512           efss         0         -         -         6         91         98         98         93         109         108         49,092,282         26,157,512           etatos         0         -         -         -         6         14         2         2         2         2         4         4         49,092,282         26,157,612         14,141           etatos         0         1         1         1	Canola	0	1	1	1	1	1	138	249	358	157	922,876	465,894	456,982	50.48
wer         0         -         -         12         25         34         31         29         24         36         284,179         321,481         (37,302)           deans         19         16         -         -         -         -         -         4         7         4         2         4         35,484         30,051         5,433           deans         194         16         102         169         183         2196,032         3,073,618         121,414           ers         0         -         -         69         91         98         98         98         31,09         108         460,585         275,09         163,049           ers         0         -         -         69         91         98         98         31,09         108         460,585         25,249,794         49,092,282         26,157,512           ers         0         -         -         -         69         91         98         98         31         109         108         460,585         27,249,794         49,092,282         26,157,512           eas         1,77         182         1,93         1,94         2,486	Carrots	0	1	I	23	29	27	34	25	30	48	762,282	1,162,734	(400,452)	152.53
194   168   294   395   198   102   169   183   217   233   3.195   032   13.195   12.1414     194   168   294   395   198   102   169   183   217   233   3.195   032   3.073 618   12.1414     195   196   196   196   191   195   198   198   198   217   218   218   275.060   185.55     197   1889   1890   1.609   1.52   1.44   2.486   2.179   2.017   1.664   1.551   115.785 638   132.964.220   17.178,582)     197   1889   1.609   1.525   1.317   1.351   1.155   1.196   1.200   1.407   8.303.933   8.340,279   163.349     197   1889   1.609   1.525   1.317   1.351   1.155   1.196   1.200   1.407   8.303.933   8.340,279   1.622,790     197   1889   1.609   1.525   1.317   1.351   1.155   1.196   1.200   1.407   8.303.933   8.340,279   1.622,790     197   1889   1.609   1.525   1.317   1.351   1.155   1.196   1.200   1.407   8.303.933   8.340,279   1.622,790     197   1889   1.609   1.525   1.317   1.351   1.155   1.196   1.200   1.407   8.303.933   8.340,279   1.622,790     25	Cauliflower	0	1	1	12	25	34	3	29	24	36	284,179	321,481	(37,302)	113.13
194   168   294   395   198   102   169   183   217   233   3,195,032   3,073,618   121,414     195	Celery	0	1	1	1	4	7	4	2	4	4	35,484	30,051	5,433	84.69
Fig. 6,516 6,519 6,290 6,409 6,181 6,288 6,884 6,852 6,358 6,922 75,249,794 49,092,282 26,157,512 fattoes  69 91 91 82 20 70,883 109 108 11,100 1,407 8,304,20 11,100 1,407 8,304,30 11,100 1,407 8,304,30 11,100 1,407 8,304,30 11,100 1,407 8,304,30 11,100 1,407 8,304,30 11,100 1,407 8,304,30 11,100 1,407 8,304,30 11,100 1,407 8,304,30 11,100 1,407 8,304,30 11,100 1,407 8,304,30 11,100 1,407 8,304,30 11,100 1,407 8,304,30 11,100 1,407 8,304,30 11,100 1,407 8,304,30 11,100 1,407 8,304,30 11,100 1,407 8,304,30 11,100 1,407 8,304,30 11,100 1,407 8,304,30 11,100 11,100 1,407 8,304,30 11,100 11	Coloured Beans	194	168	294	395	198	102	169	183	217	233	3,195,032	3,073,618	121,414	96.20
ers 0 69 91 98 98 109 108 460,585 275,060 185,525 (at left) 4 18 28 20 33 4,086 141,037 163,049 (at left) 5 12 14 18 28 20 33 40,086 141,037 163,049 (at left) 5 12,158 2,842 2,762 2,444 2,486 2,179 2,017 1,664 1,551 115,785,638 132,964,220 (17,178,582) 1 13,7 188 1,699 1,525 1,317 1,361 1,155 1,196 1,200 1,407 8,303,933 8,340,279 (36,346) 1 1,527,90 (at left) 5 1,317 1,314 1,155 1,196 1,200 1,407 8,303,93 8,340,279 (36,346) 1 1,527,90 (at left) 5 1,317 1,314 1,105 1,406 1,105,704 1,157,744 4,253,964 1,1527,90 (at left) 5 1,317 1,314 1,105 1,1097 2,318 1,211,097 2,318 1,1097 2,318 1,1097 2,318 1,11097 2,318	Corn	6,216	6,519	6,290	6,409	6,181	6,288	6,884	6,852	6,358	6,922	75,249,794	49,092,282	26,157,512	65.24
tatoes 0 5 12 14 18 28 20 33 304,086 141,037 163,049 100 1 1 1 1 105 1 1 1 1 105 1 1 1 1 1 1	Cucumbers	0	1	1	69	91	98	98	93	109	108	460,585	275,060	185,525	59.72
ed Tobacco 2,181 2,158 2,842 2,762 2,444 2,486 2,179 2,017 1,664 1,551 115,785,638 132,964,220 (17,178,582) 1 1 1 105 1,889 1,609 1,525 1,317 1,361 1,155 1,196 1,200 1,407 8,303,933 8,340,279 (17,178,582) 1 1 1 105 1194 218 235 248 5,876,754 4,253,964 1,622,790 2 24 1 235 248 5,876,754 4,253,964 1,622,790 2 24 1 235 248 5,876,754 4,253,964 1,622,790 2 24 1 235 248 5,876,754 4,253,964 1,622,790 2 24 1 235 248 5,876,754 4,253,964 1,622,790 2 24 1 235 248 5,876,754 4,253,964 1,622,790 2 24 1 235 248 5,876,754 4,253,964 1,622,790 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Early Potatoes	0	1	1	2	12	14	18	28	20	33	304,086		163,049	46.38
1,979 1,889 1,609 1,525 1,317 1,361 1,155 1,196 1,200 1,407 8,303,933 8,340,279 (36,346) 1 1 1 1 105 1,979 1,889 1,609 1,525 1,317 1,361 1,155 1,196 1,200 1,407 8,303,933 8,340,279 (36,346) 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Flue-Cured Tobacco	2,181	2,158	2,842	2,762	2,444	2,486	2,179	2,017	1,664	1,551	115,785,638	_	(17,178,582)	114.84
as 471 483 447 428 451 406 401 427 338 343 6,409,192 7,163,550 (754,358) 1 1 483 447 428 451 406 401 427 338 343 6,409,192 7,163,550 (754,358) 1 1 1 1 105 14 105 104 105 31 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Forage	1,979	1,889	1,609	1,525	1,317	1,361	1,155	1,196	1,200	1,407	8,303,933		(36,346)	100.44
Reas         471         483         447         428         451         406         401         427         338         343         6,409,192         7,163,550         (754,358)         1           & Wax Beans         78         83         89         86         84         82         67         62         59         80         1,753,041         1,868,055         (15,014)         11           statioes         54         53         -         29         29         37         35         26         19         32         1,251,040         1,150,704         100,336         (15,014)         11           seans         5         -	Grapes	177	182	193	194	218	235	240	241	235	248	5,876,754		1,622,790	72.39
& Wax Beans         78         83         89         86         84         82         67         62         59         80         1,753,041         1,868,055         (115,014)         11           stations         54         53         -         29         29         37         35         26         19         32         1,251,040         1,150,704         100,336           stations         -         -         -         4         4         3         7         8         61,923         51,471         10,452           eans         51         20         25         22         23         26         29         37         36         29         37         36         29         417,208         10,452         10,452         3111,097         2,693,889         417,208         117,208 <th< td=""><td>Green Peas</td><td>471</td><td>483</td><td>447</td><td>428</td><td>451</td><td>406</td><td>401</td><td>427</td><td>338</td><td>343</td><td>6,409,192</td><td></td><td>(754,358)</td><td>111.77</td></th<>	Green Peas	471	483	447	428	451	406	401	427	338	343	6,409,192		(754,358)	111.77
stage         54         53         -         29         37         35         26         19         32         1,251,040         1,150,704         100,336           seans         51         -         -         4         4         3         7         8         61,923         51,471         10,452           eans         51         -         -         -         4         4         3         7         8         61,923         51,471         10,452           stage Seeding         2,590         2,704         2,369         2,310         2,326         2,454         2,925         3,111,097         2,693,889         417,208           stage Seeding         2,590         2,704         2,369         2,310         2,326         2,637         2,637         3,188,018         630,589         17,208           stage         10         -	Green & Wax Beans	78	83	83	98	84	82	29	62	29	80	1,753,041	1,868,055	(115,014)	106.56
eans	Late Potatoes	54	53	1	59	53	37	35	56	19	32	1,251,040	1,150,704	100,336	91.98
eans 51 49 30 31 33 26 25 23 26 642,201 731,013 (88,812) 1 1	Lettuce	0	1	1	1	4	4	က	7	00	00	61,923	51,471	10,452	83.12
3 stage Seeding     2,590     2,704     2,260     2,069     2,074     2,369     2,310     2,326     2,454     2,925     3,111,097     2,693,889     417,208       30 stage Seeding     0 10     6 3 78     82 81     79 75     2,687,429     3,188,018     (17,296)     1       10 stage Seeding     125 54     46 63 78     78 82     81 79 75     75 2,687,429     3,188,018     (500,589)     1       10 stage Seeding     10 105 104     105 106     10 104     99 103     1,002,028     797,593     204,435       115 111 105 104 103     10 104 99 103     1,002,028     797,593     204,435       10 10 4 42 43 42 39 41 37 37 37 33 278,246     277,171     7,075	Lima Beans	51	49	30	31	33	26	25	23	56	29	642,201	731,013	(88,812)	113.83
55 0 10 6 3 3 2 1 34,236 51,532 (17,296) 1 1 140 125 54 46 63 78 82 81 79 75 2,687,429 3,188,018 (500,589) 1 5 0 15 9 2 2 17 85,777 -	New Forage Seeding	2,590	2,704	2,260	2,059	2,074	2,369	2,310	2,326	2,454	2,925	3,111,097	2,693,889	417,208	86.59
s 140 125 54 46 63 78 82 81 79 75 2,687,429 3,188,018 (500,589) 1 s 0 15 9 2 2 17 85,777 - 85,777 - 85,777 110 105 104 103 106 110 104 99 103 1,002,028 797,593 204,435 s 31 37 34 61 68 98 87 71 103 130 898,882 811,560 87,322 40 42 43 42 39 41 37 37 32 33 278,246 271,171 7,075	Parsnips	0	ŧ	1	•	10	9	က	3	2	_	34,236	51,532	(17,296)	150.52
s 0 15 9 2 2 17 85,777 - 85,777 - 85,777 S 11 105 104 103 106 110 104 99 103 1,002,028 797,593 204,435 S 11 37 34 61 68 98 87 71 103 130 898,882 811,560 87,322 S 140 42 43 42 39 41 37 37 32 33 278,246 271,171 7,075	Peaches	140	125	54	46	63	78	82	00	6/	75	2,687,429	3,188,018	(500,589)	118.63
s 31 37 34 61 68 98 87 71 103 1002,028 797,593 204,435 s 31 37 34 61 68 98 87 71 103 130 898,882 811,560 87,322 40 42 43 42 39 41 37 37 32 33 278,246 271,171 7,075	Peanuts	0	1	1	1	1	15	6	2	2	17	85,777	1	85,777	0.00
s 31 37 34 61 68 98 87 71 103 130 898,882 811,560 87,322 40 42 43 42 39 41 37 37 32 33 278,246 271,171 7,075	Pears	115	111	105	104	103	106	110	104	66	103	1,002,028	797,593	204,435	79.60
40 42 43 42 39 41 37 37 32 33 278,246 271,171 7,075	Peppers	31	37	34	61	89	98	87	71	103	130	898,882	811,560	87,322	90.29
	Plums	40	42	43	42	39	41	37	37	32	33	278,246	271,171	7.075	97.46

# ÉVOLUTION DU PROGRAMME D'ASSURANCE-RÉCOLTE CANADA-ONTARIO (au 31 mars 1988)

							o do				Total Des primes Subventionneés	Total des demandes D'indemnisation	Profits au Pertes	Coeff. de Perte
	78/79	79/80	80/81	81/82	R18que 82/83	2/83 83/84 84/85	84/85	85/86	28/98	82/88	69	49	49	%
				44	0		L.	15	σ	10	149 770	270 475	(120 705)	180.59
Maïs à éclater	0	1	•	444	0 1	4 6	7 5	20	10	12	34 032	9 629	24 403	28.29
Citrouilles et courges	0 9	1 L	' (	- 1	~ L	2 4	2 67	) M	· ~	· 60		43 286	60 468	41.72
Betteraves	000	0	2	10	ر د د	101	^	^	29	32	428 421	457 619	(29 198)	106.82
Rutabagas	0 0		202	107	431	349	542	593	487	402	7 938 753	5 399 105	2 539 648	68.01
Mais de semence	320		170	175	5 12	47	53	48	52	58	1 201 803		(260 744)	121.70
Oignons de semis	57		47	0 4	- 1	-	1 0	_	12	13	155 708	194 237		124,74
Bulbes d'oignons	- 2	_ 0	5	0 0	† C	82	84	77	92	71		1 721 124	(162 189)	110.40
Cerisees aigres	200	(	0 747	000	0000	700 /	5 366	5 486	5 207	5 908	32 934 391	18 949 487	13 984 904	57.54
Soya	2 105	7	1167	7 830	1700	467 4	16	200	21	18	300	333 626	(33 094)	111,01
Oignons espagnols	0,0,	•	1 00 1	8 000	7 607	A 277	4 143	4 330	4 161	4 685	20518 076	17 333 785	3 184 291	84.48
Céréales de printemps	4 940	4 880	4 220	202 4	4 007	20	36	42	38	40	363 086	366 415	(3 329)	100.92
Fraises	0	8	•	†	7	1	) '	! !	1	22	13 579	12 291	1 288	90,51
Tournesol	1 (		1 [	1 C	1 0	70	50	46	43	34		607 551	(111 686)	122.52
Cerisees donces	09	64	70	30	00 V	747	136	383	333	325		5 738 583	123 560	97.89
Mais sucré	438		725	440	074	144	000	200	280	36	906	214 430	(7 644)	103.70
Mais sucré (frais)	0		1 0	- 0	0 + 10	000	202	6/8	583	2000		18 107 556	3 077 020	85.48
Tomates	1 099	1 021	986	928	000	000	51	200	49	67	495	512 113	(16 163)	103.26
Tomates (fraîches)	0			2 2	07 7	100	1 257	1 133	1 550	2 008		22 618 986	(3 952 670)	121.18
Fèves blanches	1776	-	-	1 561	010	100	1 450	A 2022	A 088	3 630	988	11 107	5 880 508	65,38
Blé d'hiver	2 394	2 824	2 922	2 963	30/3	4 301	4 430	677 4	000			221	(705 224)	236.65
Régimes ayant pris fin	0	0	5	1	1	1	1	1				- 1		
Totals	28 159	28 659	28 062	28 599	29 304	30 694	32 197	31 991	31 590	33 085	375 403 270	340 321 116	35 082 154	90,65

Risques Pris En Charge:

73/74: 13 208

72/73: 8 246

77/78: 26 712

# TABLEAU, PAR CULTURE, DES RISQUES PRIS EN CHARGE ET DES DEMANDES D'INDEMNISATION PRÉSENTEES DANS LE CADRE DU PROGRAMME D'ASSURANCE-RÉCOLTE CANADA-ONTARIO (au 31 mars 1988)

Cultures	Risques	Superficie	Montant	Total	Nombre de demandes	Indemnités	Pertes ou	Pe	Pertes
pris	en charge	Assurée (Acres)	D'Assurance \$	Des primes	D'indemnisation	Versées	Profits \$	Risques %	Primes %
Pommiers	19		1 654 476	33 311		4 317	28 994	2	5
Pommes	339	10 004	13 791 696	1 967 167	116	1 246 081	721 086	34	63
Asperges	10	149		7 039	2	4 668	2 371	20	99
Tabac noir	108	958	1 154 717	134 289	42	45 554	88 735	39	34
Brocoli	13	332	212 724	48 709	9	41 265	7 444	46	85
Burley	91	127	215 094	19 325	34	31 049	(11 724)	37	161
Choux	20	456	212 389	24 254	6	39 249	(14 995)	45	162
Canola	157	10 026	1 008 522	130 075	65	116 846	13 229	41	06
Carottes	48	1 469	2 479 904	233 896	24	351 736	(117 840)	20	150
Chou-fleur	36	200	369 819	95 403	19	87 705	7 698	53	92
Céleri	4	31	50 940		2	3 442	3 746	50	48
Haricots colorés	233	10 192	1 695 106	323 766	78	271 245	52 521	33	84
Maïs	6 922	611 173	108 466 131	4 971 395	446	1 084 432	3 886 963	9	22
Concombres	108	1 185	759 569	83 237	27	57 304	25 933	25	69
Pommes de terre nouvelles		1 388	987 323		7	87 623	(14 501)	21	120
Tabac jaune	1 551	24 62 62	98 251 452	9 282 952	204		8 775 818	13	5
Fourrage	1 407	217 088	15 306 793	826 264	392		(29 325)	28	104
Raisins	248	9 840	10 939 658	728 284	68		(41 572)	.27	106
Petis pois	343	14 226	5 062 856	715 110	144	518 627	196 483	42	73
Haricots verts et jaunes	80	4 238	1 556 815	322 096	33	333 105	(11 009)	41	103
Pommes de terre									
de conservation	32	1 046			6	115 722	(31 621)	28	138
Laitue	œ	88	098 92	15 234	2	14 730		25	26
Haricots de Lima	29	1 168			15	58 196	30 557	52	99
Nouvelles semences									
fourragères	2 925	90 889	3 635 572	510 926	623	494 644	16 282	21	76
Panais	_	10	8 400	2 016	0	0	2 016	0	0
Pêches	75	1 745	2 986 847	481 996	23	637 911	(155 915)	31	132
Arachides	17	450	172 594	25 364			25 364	0	0
Poires	103	904	811 417	126 645	22	73 505	53 140	21	58
Poivrons	130	1 683	970 973	225 572	48	194 542	31 030	37	98
Prunes	33	221	200 140	45 373	14	52 882	(7 509)	42	117

CANADA ONTARIO CROP INSURANCE PROGRAM SUMMARY OF SALES & CLAIMS EXPERIENCE BY CROP (as at March 31, 1988)

The column		Contracts	Acreage	Amount of	Total	No. of	Claim	Loss or		Loss
squash         10         428         103,403         17,117         3         3,911         13,206           Squash         12         189         57,071         5,813         1         1,007         4,806           Squash         12         189         57,071         5,813         1         1,007         4,806           32         268         143,310         6,418         2         9,805         1,782           402         21,810         9,448,422         47,334         70         282,105         192,829           1s         55         2,360,333         23,3500         13         200,262         33,238           1s         2,48,48,42         2,4383         6         47,876         (23,493)           1s         2,43,38         1,007         47,876         (23,493)           1s         2,43,38         1,007         47,876         (23,493)           1s         2,43,38         1,23,49         70         282,49           1s         2,43,83         1,23         1,23         80         40           1s         2,43,83         1,23         1,23         1,23         1,23         1,23           1s <th>Crop</th> <th>At Risk</th> <th>Insured</th> <th>Insurance</th> <th>Premium \$</th> <th>Claims</th> <th>Amount</th> <th>Gain</th> <th>Contracts %</th> <th>Premiums %</th>	Crop	At Risk	Insured	Insurance	Premium \$	Claims	Amount	Gain	Contracts %	Premiums %
Squash         12         189         57,071         5,813         1         1,007         4,806           Squash         12         189         57,071         5,813         1         1,007         4,806           402         21,810         9,4045         42         474,934         70         282,105         11,782           15         21,810         9,448,422         474,934         70         282,105         11,782           15         21,86         2,360,333         233,600         13         202,662         33,238           15         3,86         2,438         6         47,876         11,782         33,238           13         214         245,721         24,383         6         47,876         (23,493)           10         56,167         82,378,20         47,876         60         806,486         3,895,40           nions         4,665         242,842         15,62,503         1,865,213         3,742         60,701           es         22         242,842         15,542,503         1,865,272         25         135,682         11,288           s         22         24,843         1,357,827         1,357,94         6	Donning Corn	10	428	103 403	17.117	60	3,911	13,206	30	2
The state of the s	Pupping com	5 5	189	57,071	5.813	-	1,007	4,806	00	-
32 973 664,045 95,602 17 93,820 1,782  15 13 21,810 9,448,422 474,934 70 282,105 192,829  15 13 214 24,323 23,500 1 3 200,262 33,238  16 21,358 2,360,333 23,536 10 200,262 33,238  17 1,035 859,436 180,758 10 57,381 123,377  18 2,17 10,35 82,379,824 68,121 3 7,420 60,701  18 242,442 15,425,03 1,865,241 13,36,846 3,989,540  19 2,002 15,422 15,425,03 1,865,241 1,247 1,336,848 5,881,43  10 32 2 2,564 1,13,379 1 1,128 1,12,31 1,15,017,165 1,15,017,165  10 3,630 105,027 16,847,182 2,925,866 276 692,197 2,233,669  10 44,154 21,131,797 1,350,587 1,109 1,326,423 2,1761,006  10 10 10 10 10 10 10 10 10 10 10 10 10 1	Red Repte	i co	268	143,310	6,418	2	9,805	(3,387)	29	153
15	Rutahanas	33 0	973	664,045	95,602	17	93,820	1,782	53	6
S 1,356 2,360,333 233,500 13 200,262 33,238 13 200,262 24,383 6 47,876 (23,493)	Seed Corn	402	21.810	9,448,422	474,934	70	282,105	192,829	17	2
s 77 1 1,035 859,436 180,758 10 57,381 123,377 123,908 566,167 82,379,820 4.796,026 560 806,486 3.989,540 60,701	Seed Onions	000	1,358	2,360,333	233,500	13	200,262	33,238	22	8
es 71 1,035 859,436 180,758 10 57,381 123,377 1008   217 379,820 4,796,026 560 806,486 3,999,540   217 379,820 4,796,026 560 806,486 3,999,540   217 379,854 68,121 3 7,420 60,701   22 242,842 15,542,503 1,865,291 1,247 1,356,848 528,443   22 756 127,827 13,579 6 12,291 1,158   22 754 6,047,274 567,537 78 599,119 1,152,291 1,152,258   22 754 6,047,274 567,537 78 599,119 (31,582)   22 755 6 0,047,274 567,537 78 599,119 (31,582)   22 756 30,553,523 2,208,419 26 1,056,161 1,152,258   22 0,08 105,027 16,847,182 2,925,866 276 692,197 2,233,669   22 187,385 462,701,633 36,768,571 6,217 15,007,565 21,761,006   22 187,386 2,256,049	Set Onions	13	214	245,721	24,383	9	47,876	(23,493)	46	19
Fig. 6, 90 6 566, 167 82, 379, 820 4, 796, 026 560 806, 486 3, 989, 540 8, 18 62, 541 1, 247 1, 336, 848 5, 242, 842 15, 542, 593 1, 865, 291 1, 247 1, 336, 848 5, 28, 443 1, 240 1, 241 1, 242 1, 242, 243, 243, 243, 243, 243, 243, 243	Sour Cherries	71	1.035	859,436	180,758	10	57,381	123,377	14	60
4,685 242,842 15,542,503 1,865,291 1,247 1,336,848 528,443 40 4,685 291 1,247 1,336,848 528,443 40 4,685 291 1,247 1,336,848 528,443 1,287 1,3579 6 12,291 1,288 1,287 1,3579 6 1,2,291 1,288 1,2,2754 6,047,274 567,537 78 599,119 (31,582) 1,003 419,927 72,516 13 101,977 (19,461) 1,528 1,528 1,005,027 16,847,182 2,925,866 276 692,197 2,233,669 1,05,027 16,847,182 2,925,866 276 692,197 2,233,669 1,05,027 16,847,182 2,925,866 276 692,197 2,233,669 1,05,027 16,847,182 2,925,866 276 692,197 2,233,669 1,05,027 16,847,182 2,925,866 276 692,197 2,233,669 1,05,027 16,847,182 2,925,866 276 692,197 2,233,669 1,05,027 16,847,182 2,925,866 276 692,197 2,233,669 1,05,027 16,847,182 2,925,866 276 10,007,565 21,761,006 1,005,027 1,320,587 1,109 1,326,423 2,1761,006 1,005,027 1,320,638 1,007,565 21,761,006 1,005,038 1,005,0	Courteans	5,908	566,167	82.379.820	4.796.026	260	806.486	3,989,540	6	-
4,685 242,842 15,542,503 1,865,291 1,247 1,336,848 528,443 464 453 509,962 95,272 25 135,082 (39,810) 1,288 14,182	Spanish Onions	100	217	379.854	68,121	3	7,420	60,701	17	-
ss 22 756 127,827 13,579 6 12,291 1,288 11,288 135,082 34 143 92,001 27,017 10 17,165 9,852 135,082 10,962 32,5754 6,047,274 567,537 78 599,119 (31,582) 1,003 419,927 72,516 173 101,977 (29,461) 1,152,258 10,977 (10,953 2,20,08 105,027 16,847,182 2,925,866 276 692,197 2,233,669 1,3630 144,154 21,131,797 1,350,587 15,007,565 21,761,006	Sarlee Grain	4 685	242 842	15.542.503	1,865,291	1.247	1,336,848	528.443	27	7
es 325 756 127,827 13,579 6 12,291 1,288 1,1288 143 92,001 27,017 10 17,165 9,852 9,852 143 92,001 27,017 78 599,119 (31,582) 9,852 1,003 419,927 72,516 13 101,977 (29,461) 1,152,258 27,598 30,553,523 2,208,419 264 1,056,161 1,152,258 11,502 1,005 1,005 1,003 1,00	Chrambarriae	40	453		95.272	25	135,082	(39,810)	63	14
ties 34 143 92,001 27,017 10 17,165 9,852 325 22,754 6,047,274 567,537 78 599,119 (31,582) 36 1,003 419,927 72,516 13 101,977 (29,461) 568 27,598 30,553,523 2,228,419 264 1,005,161 1,152,258 57 425 547,182 106,953 29 121,270 (14,317) 50 2,008 105,027 16,847,182 2,925,866 276 692,197 2,233,669 51 31,085 2 187,385 462,701,633 36,768,571 6,217 15,007,565 21,761,006 51 761,006	Sunflowers	22	756	127.827	13,579	9	12,291	1,288	27	6
ssh, 325 22,754 6,047,274 567,537 78 599,119 (31,582) (29,461) 36 1,003 419,927 72,516 13 101,977 (29,461) (29,461) (29,461) 5,88 27,598 30,553,523 2,208,419 264 1,056,161 1,152,258 (14,317) 67 425 547,182 106,953 29 171,270 (14,317) (14,317) 2,008 105,027 16,847,182 2,925,866 276 692,197 2,233,669 3,630 144,154 21,131,797 1,350,587 1,109 1,326,423 24,164 33,085 2 1,873,385 462,701,633 36,768,571 6,217 15,007,565 21,761,006 6,381 318,880 44,113,236 2,256,049	Sweet Cherries	34	143	92,001	27.017	10	17,165	9,852	29	79
(tresh)         36         1,003         419,927         72,516         13         101,977         (29,461)           fresh)         588         27,598         30,553,523         2,208,419         264         1,056,161         1,152,258           fresh)         67         425         547,182         106,953         29         101,270         (14,317)           sat         2,008         105,027         16,847,182         2,955,866         276         692,197         2,233,669           sat         33,085         2 187,385         462,701,633         36,768,571         6,217         15,007,565         21,761,006           Production Results         6,381         318,880         44,113,236         2,256,049         -         -         -	Swapt Corn	325	22.754		567,537	78	599,119	(31,582)	24	10
588 27,598 30,553,523 2,208,419 264 1,056,161 1,152,258 67 425 547,182 106,953 29 121,270 (14,317) 2,008 105,027 16,847,182 2,925,866 276 692,197 2,233,669 3,630 144,154 21,131,797 1,350,587 1,109 1,326,423 24,164 24,164 21,131,797 2,256,049	Sweet Corn (fresh)	38	1 003	419.927	72.516	5	101.977	(29.461)	36	14
(fresh) 67 425 547,182 106,953 29 121,270 (14,317) ns 2,008 105,027 16,847,182 2,925,866 276 692,197 2,233,669 reat 3,630 144,154 21,131,797 1,350,587 1,109 1,326,423 24,164 g) Production Results na 33,085 2 187,385 462,701,633 36,768,571 6,217 15,007,565 21,761,006 neat 6,381 318,880 44,113,236 2,256,049	Tomatoes	2000	27.598	30.553.523	2,208,419	264	1,056,161	1,152,258	45	4
2,008 105,027 16,847,182 2,925,866 276 692,197 2,233,669 3,630 144,154 21,131,797 1,350,587 1,109 1,326,423 24,164 24,164 33,085 2 187,385 462,701,633 36,768,571 6,217 15,007,565 21,761,006 6,381 318,880 44,113,236 2,256,049	Tomatoes (fresh)	29	425	547,182	106,953	29	121,270	(14,317)	43	1
3,630 144,154 21,131,797 1,350,587 1,109 1,326,423 24,164 33,085 2 187 385 462,701,633 36,768,571 6,217 15,007,565 21,761,006 iduction Results 6,381 318,880 44,113,236 2,256,049	White Reans	2 008	105.027	16.847,182	2,925,866	276	692,197	2,233,669	14	2
33,085 2 187 385 462 701,633 36 768 571 6.217 15,007,565 21.761,006 iduction Results 6.381 318,880 44,113,236 2,256,049	Winter Wheat	3,630	144,154	21,131,797	1,350,587	1,109	1,326,423	24,164	31	6
roduction Results 318,880 44,113,236	Province Total	33,085	2 187 385	462.701 633	36 768.571	6.217	15.007.565	21.761.006	19	41
	1988-1989 Productio	on Results 6,381	318,880	44,113,236	2,256,049			,		





# TABLEAU, PAR CULTURE, DES RISQUES PRIS EN CHARGE ET DES DEMANDES D'INDEMNISATION PRÉSENTEES DANS LE CADRE DU PROGRAMME D'ASSURANCE-RÉCOLTE CANADA-ONTARIO (au 31 mars 1988)

Cultures pri	Risques pris en charge	Superficie Assurée (Acres)	Montant D'Assurance \$	Total Des primes \$	Nombre de demandes D'indemnisation	Indemnités Versées	Pertes ou Profits \$	Pertes Risques %	tes Primes %
Maïs à éclater	10	428	103 403	17 117	ω	3 911	13 206	20	22
Citrouilles et courges	12	189	57 071	5 813		1 007	4 806	∞ α	17
Betteraves	ω	268	143 310	6 418	2	9 805	(3.387)	67	153
Rutabagas	32	973	664 045	95 602	17	93 820	1 782	J (	000
Maïs de semence	402	21 810	9 448 422	474 934	70	282 105	192 829	17	ם מ
Oignons des semis	58	1 358	2 360 333	233 500	ದೆ.	200 262	33 238	22	20 (0
Bulbes d'oignons	13	214	245 721	24 383	6	47 876	(23 493)	46	196
Cerises aigres	71	1 035	859 436	180 758	10	57 381	123 377	14	32
Soya	5 908	566 167	82 379 820	4 796 026	560	806 486	3 989 540	9	17
Oignons espagnols	18	217	379 854	68 121	ω	7 420	60 701	17	<del></del>
Céréales de printemps	4 685	242 842	15 542 503	1 865 291	1 247	1 336 848	528 443	27	72
Fraises	40	453	509 962	95 272	25	135 082	(39 810)	<u>ಥ</u>	142
Tournesol	22	756	127 827	13 579	6	12 291	1 288	27	91
Cerises douces	34	143	92 001	27 017	10	17 165	9 852	29	64
Mais sucré	325	22 754	6 047 274	567 537	78	599 119	(31 582)	24	106
Mais sucré (frais)	36	1 003	419 927	72 516	13	101 977	(29 461)	36	141
Tomates	588	27 598	30 553 523	2 208 419	264	1 056 161	1 152 258	45	48
Tomates (fraîches)	67	425	547 182	106 953	29	121 270	(14 317)	43	113
heves blanches	2 008	105 027	16 847 182	2 925 866	276	692 197	2 233 669	14	24
Blé d'hiver	3 630	144 154	21 131 797	1 350 587	1 109	1 326 423	24 164	31	98
Apport Total De L'Ontario	33 085	2 187 385	462 701 633	36 768 571	6 217	15 007 565	21 761 006	19	41
Blé d'hiver produit en 1988-1989	6 381	318 880	AA 113 936	3 356 040					
Product of 1000 1000	000	010	007 011 44	C C O O O O		,			

# CANADA ONTARIO CROP INSURANCE PROGRAM SUMMARY OF SALES & CLAIMS EXPERIENCE BY CROP (as at March 31, 1988)

Peppers	Pears	Peanuts	Peaches	raisillus		New Seeding	Lima Beans	Lettuce	Potatoes	Green & Wax Beans	Green Peas	Grapes	Forage	Flu-Cured Tobacco	Early Potatoes	Cucumbers	Corn	Coloured Beans	Celery	Cauliflower	Carrots	Canola	Cabbage	Burley Tobacco	Broccoli	Black Tobacco	Asparaous	Apples	Apple Tree	Crop		
3 G	103	17	0	75		2,925	29	00	32	80	343	248	1,407	1,551	33	108	6,922	233	4	36	48	157	20	91	13	108	10	339	19		At Risk	Contracts
1,683	901	450	1,740	* 7/F	10	90,889	1,168	89	1,046	4,238	14,226	9,840	217,088	57,987	1,388	1,185	611,173	10,192	<u>3</u>	500	1,469	10,026	456	127	332	958	149	10,004	1		Insured	Acreage
9/0,9/3	811,41/	1/2,594	2,300,047	2 0 0 6 0 7 7	8 400	3,635,572	381,913	76,860	740,229	1,556,815	5,062,856	10,939,658	15,306,793	98,251,452	987,323	759,569	108,466,131	1,695,106	50,940	369,819	2,479,904	1,008,522	212,389	215,094	212,724	1,154,717	80,111	13,791,696	1,654,476	69	Insurance	Amount of
45.373	126,645	25,304	401,000	181 006	2.016	510,926	88,753	15,234	84,101	322,096	715,110	728,284	826,264	9,282,952	73,122	83,237	4,971,395	323,766	7,188	95,403	233,896	130,075	24,254	19,325	48,709	134,289	7,039	1,967,167	33,311	69	Premium	Total
140	20	) i	1	23	0	623	5	2	9	, 23	144	600	392	204	7	27	446	78	2	19	24	65	9	34	6	42	2	116	_		Claims	No. of
52,882	104.540	70 505		637 911	0	494,644	58,196	14,730	115,722	333,105	518,627	/69,856	855,589	507,134	87,623	57,304	1,084,432	2/1,245	3,442	8/,/05	351,736	116,846	39,249	31,049	41,265	45,554	4,668	1,246,081	4,317		Amount	Claim
(7,509)	31 030	E2 140	25 364	(155.915)	2,016	16,282	30,557	504	(31,621)	(11,009)	196,483	(41,5/2)	(29,325)	8,775,818	(14,501)	25,933	3,886,963	52.521	3,/46	7,698	(117,840)	13,229	(14,995)	(11,724)	7,444	88,735	2,371	721,086	28,994	\$	Gain	Loss or
42	27	J (	0	<u>ω</u>	0	21	52	22	0 0	4-	74	77	22	20 -	12	2.5	20	30	50	0.0	50	41	45	37	46	39	20	34		%	Contracts	LOS
117	00 00	ת מ	0	132	0	16	66	78	130	100	100	001	104	Ž ()	120	100	77	0 c	48	40	150	0.50	791	161	85	34	66	53	3 13	%	Premiums	S

Contracts at Risk: 72/73: 8,246

73/74: 13,208

74/75: 18,555 75/76: 22,740

76/77: 23,535

77/78: 26,712

# GROWTH OF THE CANADA-ONTARIO CROP INSURANCE PROGRAM (as at March 31, 1988)

					Contr	Contracts at Risk	isk				Total Subsidized Premium	Total claims Paid	Gain or Loss	Loss Ratio
Crop	78/79	79/80	80/81	81/82	82/83	83/84	84/85	85/86	86/87	87/88	49	€9	49	
Popping Corn	0			44	00	4	5	15	9	10	149,770	270,475	(120,705)	180.
Pumpkin & Squash	0	1	ı	7	7	<del>1</del> 3	15	9	10	12	34,032	9,629	24,403	28.
Red Beets	<u></u>	5	10	7	C)	4	ω	ယ	ω	ω	103,754	43,286	60,468	41.
Rutabagas	0	1	1 -	19	13	10	7	7	29	32	428,421	457,619	(29,198)	106.
Seed Corn	320	352	327	427	431	349	542	593	487	402	7,938,753	5,399,105	2 539,648	68.
Seed Onions	24	24	24	48	51	47	53	48	52	58	1,201,803	1,462,547	(260,744)	121.
Set Onions	17	17	13	16	14	<u></u>	<u></u>	7	12	13	155,708	194,237	(38,529)	124.
Sour Cherries	<u>∞</u>	83	83	85	83	82	84	77	76	71	1,558,935	1,721,124	(162,189)	110.
Soybeans	2,105	2,584	2,517	2,830	3,821	4,294	5,366	5,486	5,207	5,908	32,934,391	18,949,487	13,984,904	57.
Spanish Onions	0	1		9	9	00	16	18	21	18	300,532	333,626	(33,094)	111.
Spring Grain	4,940	4,880	4,526	4,263	4,607	4,377	4,143	4,330	4,161	4,685	20,518,076	17,333,785	3,184,291	84.
Strawberries	0	,		4	12	24	36	42	38	40	363,086	366,415	(3,329)	100.
Sunflowers	1	,	ı	,	1		1	1	,	22	13,579	12,291	1,288	90.
Sweet Cherries	60	64	57	56	500	52	52	46			495,865	607,551	(111,686)	122
Sweet Corn	438	452	452	446	428	447	436	383			5,862,143	5,738,583	123,560	97.
Sweet Corn (fresh)	0		1	=	16	38	28	28	28		206,786	214,430	(7,644)	103.
Tomatoes	1,099	1,021	986	956	951	863	815	648			21,184,576	18,107,556	3,077,020	85.
Tomatoes (fresh)	0	,	ı	9	28	59	51	59			495,950	512,113	(16,163)	103.
White Beans	1,776	1,186	1,293	1,561	1,618	1,100	1,257	1,433			18,666,316	22,618,986	(3,952,670)	121.
Winter Wheat	2,394	2,824	2,922	2,963	3,073	4,301	4,450	4,223			16,988,074	11,107,566	5,880,508	65.38
Inactive Plans	0	0	,	,		,		,			516,095	1,221,319	(705,224)	236.
Totals	28,159	28,659	28,062	28,599	29,304	30 694	32,197	31,991	31,991 31,590	33,085	375,403,270	340,321,116	35,082,154	90.65

# ÉVOLUTION DU PROGRAMME D'ASSURANCE-RÉCOLTE CANADA-ONTARIO (au 31 mars 1988)

Total Des primes

Total des demandes

Profits au Pertes

Coeff. de Perte

Prunes	LOIMIOUS	Polyrons	Poires	Arachides	Pêches	Panais	Nouv.semences fourragères 2	Haricots de Lima	Laitue	Pommes de terre de conservation 54	Haricots verts et jaunes			Fourrage	ine 2	Pommes de terre nouvelles	Concombres		Mais colored	Haricots colorés	Céleri	Chou-fleur	Carottes	Canola	Choux	Burley	Brocoli	Tabac noir	Asperdes	Pommes	Pommiers	7	
40		22	115	0	140	0	2 590	51	0	54	/ 0	70	1//	6/6	181	2 0	0 0	0 0	3016	194	0	0	0	0	0	165	0	50	0	352	0	78/79	
42	5	37	111	,	125		2 704	49	4	53	000	400	782	1 889	2 1 200	) 		-	6519	168	ı	1			1	161		45		348	1	79/80	
43	٠. د	34	105	,	54		2 260	30		,	80	144	193	600	2 842			1	6 290	294	1	t		ŧ		169		52		341	1	80/81	
42	A .	61	104		46		2 059	31		67.	00	000	194	1 0 2 0	70/7	0 7 0		000	6 409	395	1	12	23		14	166		40		338	1	81/82	
O	30	30	103		63	10				67	100	2 4	751	010	7 7 7 444 7						4	25	29	,	18	223		26		327	1	82/83	Risqu
							2 369	)					406											,	22	267	6	45		327	24	83/84	Risques pris en charge
																								138	22	236	7	103	2	323	15	84/85	en charge
							2 326						797 797																	320		85/86	
							6 2 454						7 338																	332		86/87	
																													10	339	19	87/88	
1	278	898 882	1 002		2 68/ 429		c	٥		_			6 409 192		200	115			75 249 794	3 195 032			762 282			636		534	18	14 3/3	126	69	<u>свашиния</u>
																_												400 1/5	0/08	13 381 785	73 725	4	иопрешизании о
	7 075	8/322	07 000	204 425	(200 000)	(500 600)	(17 296)	117 208	(88 819)	10 452	100 336	(115 014)	(754 358)	1 622 790	(36 346)	(17 178 582)	163 049	185 525	26 157 512	121 414	5 433	(3/ 302)	(400 452)	456 982	6 665	(41 036)	(3 2/4)	134 132	9//4	991 313	53 106	4	0
																															58,13	70	

# pour l'exercice clos le 31 mars 1988

089 640 7	ZZE 888 7
899 6 020 9 683 2 197 263 81 293 98 294 28 895 92 188 07 809 99 776 69	Frais et honoraires de la Commission et description et de la commission et d'affranchissement et d'affranchissement et d'affranchissement et de voiture et de déplacement et frais et honoraires de déplacement et frais et honoraires de la Commission et frais divers 59 220 l'adem. des membres de la Commission et frais divers 59 220 Services professionnels et de matériel et de mobilier et de la commission d'arbitrage et services divers et services et services divers et services et servi
1 206 123 1 187 440 891 603 333 452	Salaries Commissions et honoraires - agents Frais et honoraires - experts Traitement des données
\$ 	\$ 8861

# NOTES AFFERENTES AUX ETATS FINANCIERS le 31 mars 1988

# 1. PRINCIPALES CONVENTIONS COMPTABLES

# a) Traitement comptable

Les etats financiers de la Commission sont préparés selon la méthode de la comptabilité de exercice, sauf en ce qui concerne les frais d'administration qui sont comptabilises selon la méthode de la comptabilité de caisse modifiée de façon à accorder 30 jours supplémentaires pour le paiement des biens et des services se rapportant à l'exercice écoulé.

# b) Provisions pour indemnités impayées

A la fin de chaque exercice. la Commission évalue le montant des demandes d'indemnités encore à régler. Par la suite, toute différence entre cette estimation et le montant des indemnités effectivement versées est inscrite dans l'État de l'excédent, et non dans l'État des recettes et des dépenses; en effet, la Commission estime que ce montant ne doit pas figurer dans les résultats de fonctionnement de l'exercice en cours.

# c) Primes perçues d'avance

Il s'agit des primes perçues d'avance pour l'assurance de diverses récoltes lorsque la date limite de demande d'assurance est après le 31 mars 1988. La Commission autorise les assurés à annuler leur contrat avant cette date limite et leur rembourse alors le montant de la prime.

# d) Primes comptabilisées d'avance

Il s'agıt des primes perçues au titre de l'assurance des récoltes de blé d'hiver et de fruits. Ces produits étant récolté après le 31 mars, les indemnités afférentes sont versées après la clôture de l'exercice. Toutefois, les demandes d'assurance doivent être présentées avant la clôture des comptes et, par conséquent, les convent être présentées avant la clôture des comptes et, par conséquent, les contrats ne peuvent être annulés et la Commission ne rembourse aucune prime.

### 2. FRAIS D'ADMINISTRATION

Les traitements. les avantages sociaux et les autres frais d'administration de la Commission sont pris en charge par le ministère de l'Agriculture et de l'Alimentation et figurent dans l'État des recettes et des dépenses.

## 3. RÉMUNÉRATION DES MEMBRES

La rémunération des membres de la Commission, pour l'exercice 1988, totalise 32 982 \$.

# 4. EVÉNEMENT SUBSÉQUENT

En raison des mauvaises conditions de culture pendant l'année-récolte 1988, la Commission s'attend à de lourdes pertes au titre de certaines denrées assurées, notamment le mais, le soya, les céréales de printemps, les petits pois et les fraises. Toutefois, il n'est pour l'instant pas possible d'évaluer avec justesse l'étendue de ces pertes.

# ÉTAT DE L'EXCÉDENT pour l'exercice clos le 31 mars 1988

26 316	826 13	Solde à la fin de l'exercice
12777	SS 709	Excédent des recettes sur les dépenses
13 236	56 229	
<b>19</b> 7	(⊼8)	Redressement de la provision pour indemnités de l'exercice précédent
13 072	916 93	Solde au début de l'exercice
1987 (en milliers de dollars)	1988 (en milliers) de dollars)	

Voir les notes afférentes aux états financiers.

# pour l'exercice clos le 31 mars 1988

12777	Excédent des recettes sur les dépenses25 709
30 121	19 349
26 071 4 080	DÉPENSES Indemnités (5 889 demandes; 8 920 demandes en 1987) Frais d'administration (note 2)4 338
42 928	820 27
4 080 4 080	Frais d'administration assumés par la province (note 2) (note 2) (1338 (1348) (
007 98	892 98
18 200	Subventions du gouvernement du Canada au titre de primes
18 200	Primes d'assurance-récolte: Primes d'assurance-récolte: Primes versées par des particuliers assurés 18 384
1987 (en milliers de dollars)	1988 (en milliers de dollars)

Voir les notes afférentes aux états financiers.

# RAPPORT DU VÉRIFICATEUR

J'ai vérifié le bilan de la Commission de l'assurance-récolte de l'Ontario au 31 mars 1988 et l'État des recettes et des dépenses ainsi que de l'excédent pour l'exercice terminé à cette date. Ma vérification a été effectuée conformément aux normes de vérification généralement reconnues, et a comporté par conséquent les sondages et autres procédés que j'ai jugés nécessaires dans les circonstances.

À mon avis, ces états financiers présentent fidèlement la situation financière de la Commission au 31 mars 1988 ainsi que les résultats de son fonctionnement pour l'exercice écoulé, selon les principes comptables énoncés dans la note l afférente aux états financiers, appliqués de la même manière qu'au cours de l'exercice précédent.

D.F. Archer, F.C.A. Vérificateur provincial adjoint Toronto (Ontario) 8891 niui 15 el

# 8861 SHAM IE UA NAJIB

# **ACTIF**

26 316	856 †3	Excédent			
4 225	4 142				
1 496 185 2 333 2 1 1 5		Provision pour indemnités impayées Primes perçues d'avance Primes comptabilisées d'avance Primes comptabilisées d'avance			
PASSIF ET EXCÉDENT					
30 241	080 99				
592	765	Subventions au titre de primes et autres sommes à recevoir			
30 275	689 55	Encaisse et placements à court terme			
1987 (en milliers de dollars)	1988 (en milliers de dollars)				

30 241

080 99

Voir les notes afférentes aux états financiers.

## :TAGNAM

Application du Programme d'assurance-récolte Canada-Ontario; Gestion des régimes d'assurance-récolte établis en vertu des règlements (notamment vente d'assurance, règlement des demandes d'indemnisation et comptabilité); Réalisation d'enquêtes et de projets de recherche portant sur l'assurance-récolte afin d'obtenir des statistiques pour les besoins de la Commission.

# L'EXERCICE EN BREF

Les bonnes conditions météorologiques qui ont prévalu pendant la saison de croissance, lors de la moisson et de la cueillette ont conduit à un excédent de 21,8 millions de dollars. La sécheresse a toutefois entraîné une baisse de rendement dans certaines régions et la vague de grosse chaleur a occasionné des pertes importantes au titre des cultures de conditionnement et du raisin. En 1987, l'assurance-récolte de la Commission a couvert 50 types de récoltes.

# LE FINANCEMENT FÉDÉRAL-PROVINCIAL

Le gouvernement fédéral et le gouvernement de l'Ontario offrent l'aide financière suivante afin que les agriculteurs ontariens puissent obtenir le meilleur régime d'assurance-récolte, au coût le plus avantageux possible.

Le gouvernement du Canada verse la moitié des primes annuelles. Son apport s'est élevé à 18 384 285 \$ en 1987-1988.

Le gouvernement de l'Ontario assume les frais d'administration, qui ont totalisé 4 338 377 \$ en 1987-1988.

# Vingt-deuxième rapport annuel

# de la Commission ontarienne de l'assurance-recolte

pour l'exercice clos le 31 mars 1988

# MEMBRES DE LA COMMISSION (au 31 mars 1988)

GORDON HILL, président

KEITH PINDER, vice-président

HECTOR DELANGHE

GAETAN BEAUDRY

GERALD FREURE

YOH TA9

IBENE SPENCE

RALPH BEAMER

OSCAR DELRUE

RUTH TOBLER

### DIRECTION

KEITH PINDER directeur général

W.M.K. REGAN adjoint au directeur général

M.J. TAGGART Adjointe au directeur général (comptabilité)

DANIELA SCERNI Secrétaire

Toronto (Ontario) 8891 niuj 92 9J L'honorable Jack Riddell Ministère de l'Agriculture et de L'Alimentation Gouvernement de l'Ontario

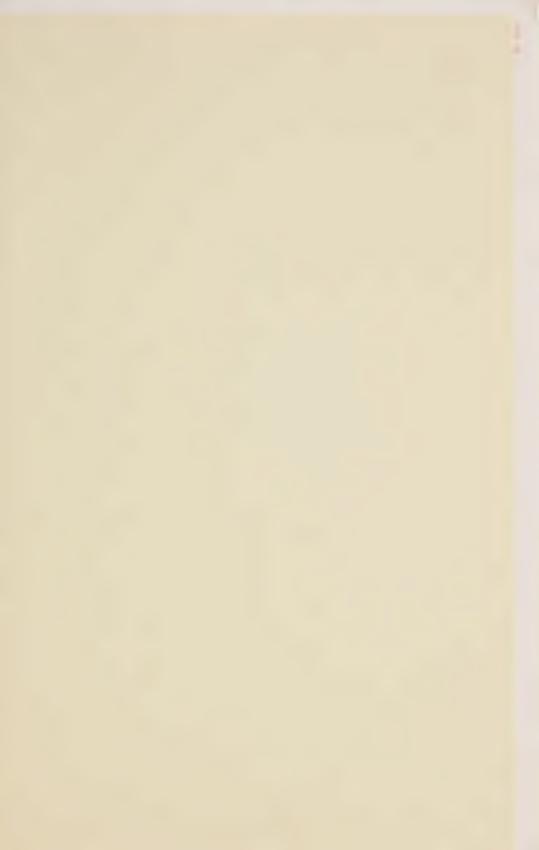
Monsieur le Ministre,

J'ai l'honneur de vous présenter le rapport annuel de la Commission de l'assurance-récolte de l'Ontario pour l'exercice allant du mission de l'assurance-récolte de l'Ontario pour l'exercice allant du fir avril 1987 au 31 mars 1988. Ce rapport comprend les états financiers de ladite Commission et le rapport du vérificateur provincial.

Veuillez agréer, Monsieur le Ministre, l'assurance de ma plus haute considération.

Le vice-président de la Commission de l'assurance-récolte de l'Ontario

K. Pinder



# Programme d'assurance-récolte OISIATHO-AGANA)

# L'ASSURANCE-RÉCOLTE DE LA COMMISSION ONTARIENNE DE **JAUNNA TRO99AR AMÁIXUAG-TANIV**

l'exercice clos le 31 mars 1988 ınod

et de l'Alimentation de l'Ontario Agriculture Le ministère de l'Agriculture Agriculture Agriculture Agriculture L'Annantentation de l'Onts







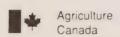


### TWENTY-THIRD ANNUAL REPORT

### THE CROP INSURANCE COMMISSION OF ONTARIO



For Fiscal Year Ended March 31, 1989







Toronto, Ontario July 31, 1989

To the Honourable Jack Riddell, Minister Ministry of Agriculture and Food Province of Ontario

Sir:

I have the honour to submit herewith the annual report of the Crop Insurance Commission of Ontario for the period April 1, 1988 to March 31, 1989 including the financial statements for the Ontario Crop Insurance Fund and the report of the Provincial Auditor.

Respectfully Submitted,

K. Pinder, Vice Chairman

The Crop Insurance Commission

of Ontario

### **Twenty-Third Annual Report**

of

The Crop Insurance Commission of Ontario

For Fiscal Year Ended March 31, 1989

### **COMMISSION MEMBERS**

(as at March 31, 1989)

GORDON HILL, Chairman

KEITH PINDER, Vice Chairman

**HECTOR DELANGHE - Member** 

**ROBERT LEDUC - Member** 

**GERALD FREURE - Member** 

PAT HOY - Member

DAVE RAMER - Member

**RALPH BEAMER - Member** 

OSCAR DELRUE - Member

### **OFFICERS**

KEITH PINDER General Manager

WM. K. REGAN Assistant General Manager

M.J. TAGGART Assistant General Manager/Accounting

> DANIELA SCERNI Secretary

### RESPONSIBILITIES

- -- Administration of the Canada-Ontario Crop Insurance Program
- -- Administration of the Crop Insurance plans, established by regulations, including the functions of selling underwriting, claims adjustment, and accounting.
- -- Conducting surveys and research programs relating to Crop Insurance to obtain statistics for Commission purposes.

### THE YEAR IN REVIEW

There were substantial crop losses in 1988 all over Ontario due to the severe drought experienced in the months of May, June, and July. The Crop Insurance Commission of Ontario paid over \$55.7 million in indemnities under the Canada-Ontario Crop Insurance Program. With a total premium of \$38.2 million, the Commission incurred an underwriting loss of \$17.5 million. The Commission offered insurance coverage for the first time on Honey and Red Spring Wheat for 1988 bringing the total number of insurable crops to 52.

### FEDERAL-PROVINCIAL FINANCING

To provide Ontario producers with the best Crop Insurance program at the lowest cost, the Governments of Canada and Ontario provide the following financial support.

The Government of Canada provides financial assistance to the Canada-Ontario Crop Insurance Program by contributing 50% of the total premium required each year. The Federal Government's contribution to this program totalled \$19,087,231 for 1988-1989.

The Government of Ontario pays the administration costs which totalled \$4,635,857 for 1988-1989.

### BALANCE SHEET as at March 31, 1989

### **ASSETS**

	1989 (\$000)	1988 (\$000)
Cash and short term investments	45,897	55,683
Accounts and premium subsidy receivable	695	397
	46,592	56,080
LIABILITIES AND SURPLUS		
Provision for payment of unsettled indemnities  Premiums collected in advance  Unearned premiums  Advances from the Ministry of Agriculture and Food	360 4,146	318 465 3,344 15
	5,865	4,142
Surplus	40,727	51,938
	46,592	56,080

See accompanying notes to financial statements

On behalf of the Commission:

Chairman

Heten Alanghe Member

### AUDITOR'S REPORT

I have examined the balance sheet of The Crop Insurance Commission of Ontario as at March 31. 1989 and the statements of revenue and expenditure and surplus for the year then ended. My examination was made in accordance with generally accepted auditing standards, and accordingly included such tests and other procedures as I considered necessary in the circumstances.

In my opinion, these financial statements present fairly the financial position of the Commission as at March 31, 1989 and the results of its operations for the year then ended in accordance with the accounting policies described in note 1 to the financial statements applied on a basis consistent with that of the preceding year.

D.F. Archer, F.C.A., Provincial Auditor

Int and

Toronto, Ontario, July 24, 1989.

### STATEMENT OF REVENUE AND EXPENDITURE for the year ended March 31, 1989

	1989 (\$000)	1988 (\$000)
REVENUE		
Crop Insurance Premiums:  Premiums from insured persons  Premium subsidies from the	19,087	18,384
Government of Canada	19,087	18,384
	38,174	36,768
Interest income	6,488	3,952
Administrative expenses paid by Province (note 2)	4,636	4,338
Administrative expenses paid by the times ( the times )		
	49,298	45,058
EXPENDITURE		
Indemnities (15,800 claims; 1988 - 5,889 claims)	55,661	15,011
Administrative expenses (note 2)	,	4,338
Administrative expenses (note 2)		
	60,297	19,349
(Deficiency)/Excess of revenue		
	(10,999)	25,709
Over experiation		

See accompanying notes to financial statements.

### STATEMENT OF SURPLUS for the year ended March 31, 1989

	1989 (\$000)	1988 (\$000)
Balance, beginning of year	51,938 (212)	26,316 (87)
	51,726	26,229
(Deficiency)/Excess of revenue over expenditure	(10,999)	25,709
Balance, end of year	40,727	51,938

See accompanying notes to financial statements.

### NOTES TO FINANCIAL STATEMENTS March 31, 1989

### 1. SIGNIFICANT ACCOUNTING POLICIES

### a) Basis of accounting

The Commission's financial statements are prepared using the accrual basis of accounting except for administrative expenses which are recorded on the cash basis, modified to allow an additional thirty days to pay for goods and services pertaining to the fiscal year just ended.

### b) Provisions for payment of unsettled indemnities

At the end of a fiscal year, the Commission estimates outstanding indemnities. In the subsequent year, any difference between the estimated and the actual indemnities is reflected in the statement of surplus and not in the statement of revenue and expenditure as the Commission feels the difference should not be reflected in the current year's operating results.

### c) Premiums collected in advance

Premiums collected in advance represent premiums received for the insurance of various crops where the deadline for applying for insurance coverage occurs after March 31, 1989. This insurance may be cancelled by the insured prior to the deadline date and premiums refunded.

### d) Unearned premium

Unearned premiums represent premiums received for winter wheat and fruit crops. The harvesting of these crops and the payment of indemnities occurs subsequent to March 31, 1989. However, the deadline date for applying for insurance coverage occurs prior to year end, and accordingly, the insurance cannot be cancelled and no premiums will be refunded.

### 2. ADMINISTRATIVE EXPENSES

Salaries, benefits and other administrative expenses of the Commission are absorbed by the Ministry of Agriculture and Food and are included in the statement of revenue and expenditure.

### 3. REMUNERATION OF APPOINTEES

Total remuneration of the members of the Commission was \$28,157 during the 1989 fiscal year.

### 4. SUBSEQUENT EVENT

Due to very heavy rainfall in the southern part of Essex County during the 1989 crop year, the Commission expects to incur losses with respect to certain insured crops such as processing tomatoes and soybeans. However, it is not practical to reasonably estimate the extent of such loss at this point in time.

### SCHEDULE OF ADMINISTRATIVE EXPENSES for the year ended March 31, 1989

<u>1989</u> \$	<u>1988</u> \$
Salaries	1,314,806
Commissions and fees - agents	1,322,159
Fees and expenses - adjusters	816.917
Data processing	422,078
Printing and stationery	94,304
Telephone and postage	58,827
Automobile expenses	26,040
Advertising and publicity 58,082	58,407
Travelling expenses	44,454
Meetings and staff training	53,938
Members' allowances and expenses	59,220
Professional services	2.454
Fees and expenses - arbitration board	9,513
Miscellaneous supplies and services	16,259
Equipment and furniture purchase	11,719
Review committee	27,282
4,635,857	4,338,377

Comparative figures have been reclassified where necessary to conform to the 1989 presentation.

## GROWTH OF THE CANADA - ONTARIO CROP INSURANCE ( as at March 31, 1989 )

											Total Subsidized	Total Claims	Gain or	Loss
					Cont	Contracts at Risk	lisk				Premium	Paid	Loss	Ratio
Crop	79/80	80/81	81/82	82/83	83/84	84/85	98/98	28/98	88//8	68/88	63	6/3-	€>	%
Apple Tree				,	24	15	15	17	19	18	160,667	73,725	86,942	45.89
Apples	348	341	338	327	327	323	320	332	339	338	16,555,394	15,024,761	1,530,633	90.75
Asparadus		,	1	,	1	2	2	14	10	10	22,013	12,142	9,871	55.16
Black Tobacco	45	52	40	56	45	103	88	87	108	86	663,499	424,517	238,982	63.98
Broccoli	•	٠	,	•	9	7	10	=	13	o	158,588	226,309	(67,721)	142.70
Burley Tobacco	161	169	166	223	267	236		,	91	,	636,329	677,761	(41,432)	106.51
Cabbade	•	1	14	18	22	22	14	10	20	17	103,138	130,506	(27,368)	126.54
Canola	1	1	•	•	٠	138	249	358	157	208	1,125,238	1,136,547	(11,309)	101.01
Carrots	•	•	23	29	27	34	25	30	48	20	967,449	1,833,429	(865,980)	189.51
Cauliflower	1	1	12	25	34	31	59	24	36	27	378,489	441,389	(62,900)	116.62
Celery	•	1	•	4	7	4	2	4	4	4	52,586	76,439	(23,853)	145.36
Coloured Beans	168	294	395	198	102	169	183	217	233	171	3,455,337	3,488,854	(33,517)	100.97
Corn	6,519	6,290	6,409	6,181	6,288	6,884	6,852	6,358	6,922	7,307	79,852,162	61,893,825	17,958,337	77.51
Cucumbers		•	69	91	86	98	93	109	108	91	522,736	370,135	152,601	70.81
Flue-Cured Tobacco	2,158	2,842	2,762	2,444	2,486	2,179	2,017	1,664	1,551	1,397	125,093,297	137,078,405	(11,985,108)	109.58
Forage	1,889	1,609	1,525	1,317	1,361	1,155	1,196	1,200	1,407	1,731	9,318,288	14,019,690	(4,701,402)	150.45
Grapes	182	193	194	218	235	240	241	235	248	254	6,631,906	5,025,972	1,605,934	75.78
Green Peas	483	447	428	451	406	401	427	338	343	410	7,291,952	9,174,328	(1,882,376)	125.81
Green & Wax Beans	83	88	98	84	82	29	62	59	80	63	2,042,677	2,117,876	(75,199)	103.68
Honey	•	1	•	•	•		•	•	,	56	36,718	22,408	14,310	61.03
Potatoes	53	•	34	41	51	53	54	39	65	99	1,881,830	2,513,743	(631,913)	133.58
Lettuce	•	,	,	4	4	က	7	00	∞	00	78,827	74,310	4,517	94.27
Lima Beans	49	30	31	33	56	25	23	56	53	23	728,081	750,653	(22,572)	103.10
New Forage Seeding	2,704	2,260	2,059	2,074	2,369	2,310	2,326	2,454	2,925	3,535	3,693,710	3,853,662	(159,952)	104.33
Parsnips		•	1	10	9	က	က	2	-	-	34,841	58,612	(23,771)	168.23
Peaches	125	54	46	63	78	82	81	79	75	73	3,130,380	3,451,882	(321,502)	110.27
Peanuts	•	•	٠	•	15	0	2	2	17	21	114,323	6,084	108,239	5.32
Pears	=	105	104	103	106	110	104	66	103	106	1,164,456	900,242	264,214	77.31
Peppers	37	34	61	89	86	87	71	103	130	80	1,082,748	911,460	171,288	84.18
Plums	42	43	42	39	41	37	37	32	33	3	315,061	330,985	(15,924)	105.05

### GROWTH OF THE CANADA - ONTARIO CROP INSURANCE (as at March 31,1989)

	C	70,00	9	Contracts at Risk	at Risk		6				Subsidized Premium	Total Claims Paid	Gain or Loss	Loss
	19/80	80/81	28/18	82/83	83/84	84/85	98/98	18/98	84/88	88/88	49	w	us	%
Lopping Corn	4	1	44	00	4	7.0	15	თ	10	6	166,276	289.803	(123.527)	174.29
Pumpkin & Squash	٠	4	7	7	13	15	0	10	12	23	44,486	35,104	9.382	78.91
Red Beets	15	10	7	2	4	က	က	3	က	en	110,744	61,816	48,928	55.82
Red Spring Wheat	,	1	•	8	1	1	ı	1	1	199	146,705	110,210	36,495	75.12
Rutabagas	٠	1	19		10	7	7	53	32	9	507,675	705,529	(197,854)	138.97
Seed Corn	352	327	427		349	545	593	487	402	411	8,355,644	8,042,355	313,289	96.25
Seed Onions	24	24	48	57	47	53	48	52	58	59	1,464,006	1,662,258	(198,252)	113.54
Set Onions	17	13	16		=	=	7	12	13	22	165,849	220,860	(55,011)	133.17
Sour Cherries	83	83	82		82	84	77	9/	71	09	1,720,424	1,763,063	(42,639)	102.48
Soybeans	2.584	2,517	2.830	3	4,294	5,366	5,486	5,207	5,908	7,459	39,093,477	29,976,590	9,116,887	76.68
Spanish Onions	1		o	6	$\infty$	16	18	21	20	15	372,388	358,931	13,457	96.39
Spring Grain	4,880	4.526	4,263	4.607	4,377	4,143	4,330	4,161	4,685	4,223	21,870,607	19,752,668	2,117,939	90.32
Strawberries	•	1	4	12	24	36	42	38	40	36	443,900	533,486	(89,586)	120.18
Sunflowers	1	1	ŧ			•	1	1	22	15	27,124	24,229	2,895	89.33
Sweet Cherries	64	57	99	28	52	52	46	43	34	29	517,376	613,298	(95,922)	118.54
Sweet Corn	452	452	446	428	447	436	383	333	325	354	6,484,880	6,923,976	(439,096)	106.77
Sweet Corn (fresh)	1	,	=	16	38	28	28	28	36	35	256,682	316,240	(59,558)	123.20
Tomatoes	1.021	986	926	951	863	815	648	583	588	537	23,520,755	19,520,669	4,000,086	82.99
Tomatoes (fresh)	ı	1	0	58	29	21	29	49	29	53	616,389	733,814	(117,425)	119.05
White Beans	1.186	1.293	1,561	1.618	1,100	1,257	1,433	1,550	2,008	1.490	20,639,096	24,143,904	(3,504,808)	116.98
Winter Wheat	2.824	2.922	2.963	3,073	4.301	4,450	4.223	4,988	3.630	6,380	19,244,434	13.077.174	6,167,260	67.95
Inactive plans	0	,	,	1	1	ŧ	1	•	•	,	516,095	1,221,319	(705,224)	236.65
Totals	28.659	28.062	28.599	29.304	30.694	32 197	34 994	31 590	33 085	37 590	413 577 739	306 187 047	707 200 705	08 90

78/79: 28,159 Contracts at Risk: 7374: 13.208 74/75: 18.555 75/76: 22,740 76/77: 23,535 77/78: 26,712

### CANADA ONTARIO CROP INSURANCE PROGRAM SUMMARY OF SALES & CLAIMS EXPERIENCE BY CROP (as at March 31, 1989)

	Contracts	Acreade	Amount of	Total	No. of	Claims	Loss or	Loss	SS	
	At Risk	Insured	Insurance	Premium	Claims	Amount	Gain	Contracts	Premiums	
Crop			€9-	€9			↔	%	%	
Apple Tree	80	0	1,678.760	33,836	0	0	33,836	0	0	
Apple	338	10.537	14,728,256	2,182,296	144	1,618,023	564,273	43	74	
Asparadiis	10	119	59,827	3,663	2	3,566	26	20	26	
Black Tohacco	- 80 - 87	921	1,191,896	129,192	26	22,811	106,381	27	18	
Broccoli	) o	235	144,201	30,147	4	94,594	(64,447)	44	314	
Cabbane	17	658	299,390	29,604	F	63,637	(34,033)	65	215	
Canola	208	16.555	1,636,905	202,362	165	674,653	(472,290)	79	333	
Carrots	20	1.351	1,796,212	205,167	28	605,499	(400,332)	56	295	
Carliflower	27	489	357,721	94,310	15	119,908	(25,598)	56	127	
Celery	4	75	129,240	17,102	2	46,388	(29,286)	20	271	
Coloured Beans	171	8.702	1,635,793	260,305	82	412,773	(152,467)	48	159	
Corn	7.307	635,569	116,398,471	4,602,368	3,588	12,778,783	(8,176,415)	49	278	
Cucumbers	91	1,033	703,124	62,151	36	95,075	(32,925)	40	153	
Flue-cured Tobacco	1.397	58,782	102,262,532	9,307,659	641	4,082,539	5,225,120	46	44	
Forage	1,731	270,179	18,233,656	1,014,355	1,587	5,678,321	(4,663,965)	95	260	
Granes	254	10,035	11,839,373	755,152	84	772,008	(16,856)	33	102	
Green Peas	410	17,539	5,851,104	882,760	326	2,010,778	(1,128,018)	80	228	
Green & Wax Beans	63	3,591	1,432,091	289,636	31	249,821	39,815	49	98	
Honev	26	10,195	346,500	36,718	9	22,408	14,310	23	61	
Potatoes	99	4,214	3,422,218	326,704	45	1,217,052	(890,348)	89	373	
Lettuce	00	102	88,590	16,904	m	22,839	(5,935)	38	135	
Lima Beans	23	1,130	380,874	85,880	9	19,640	66,240	56	23	
New Seeding	3.535	115,929	4,637,166	582,613	962	1,122,145	(539,532)	27	193	
Parsnins	<b>T</b>	က	2,520	605	-	1,080	(475)	100	179	
Peaches	73	1,658	2,528,901	442,951	19	263,864	179,086	56	09	
Peanits	21	092	310,436	28,546	က	6,084	22,462	14	21	
Pears	106	1,165	1,019,426	162,428	30	102,649	59,779	28	63	
Peppers	8	1,377	796,755	183,866	30	006'66	83,966	38	54	
Plums	31	153	158,962	36,815	17	59,814	(22,999)	55	162	

CANADA ONTARIO CROP INSURANCE PROGRAM SUMMARY OF SALES & CLAIMS EXPERIENCE BY CROP (as at March 31,1989)

	Contracts At Risk	Acreage	Amount of Insurance	Total	No. of Claims	Claims	Loss or Gain	Contracts	Loss
Crop			€	49			69	%	%
Popping Corn	13	413	92,006	16,506	4	19,328	(2,822)	31	117
Pumpkin & Squash	23	920	161,230	10,454	O	25,475	(15,021)	39	244
Red Beets	က	233	163,165	066'9	_	18,530	(11,540)	33	265
Red Spring Wheat	199	11,366	1,126,122	146,705	72	110,210	36,495	36	75
Rutabagas	18	777	569,424	79,254	17	236,495	(157,241)	94	298
Seed Corn	411	22,342	9,440,902	416,891	267	2,643,250	(2,226,359)	69	634
Seed Onions	59	1,467	2,591,265	262,203	22	199,711	62,492	37	9/
Set Onions	5	80	88,078	10,141	က	26,688	(16,547)	09	263
Sour Cherries	09	906	789,058	161,489	17	41,939	119,551	28	26
Soybeans	7,459	718,018	113,283,251	6,159,086	3,080	11,026,024	(4,866,938)	41	179
Spanish Onions	15	231	413,002	71,856	00	25,305	46,550	53	35
Spring Grain	4,223	192,592	12,260,105	1,352,531	2,305	2,419,963	(1,067,432)	55	179
Strawberries	36	276	405,491	80,814	23	167,071	(86,257)	64	207
Sunflowers	15	753	128,076	13,545	00	10,876	2,669	53	91
Sweet Cherries	29	114	80,714	21,511	=	5,747	15,764	38	27
Sweet Corn	354	24,817	6,755,019	622,737	197	1,185,393	(562,656)	56	190
Sweet Corn (fresh)	35	700	297,483	49,896	19	101,810	(51,915)	54	204
Tomatoes	537	28,213	33,723,203	2,336,179	227	1,413,113	923,066	42	09
Tomatoes (fresh)	53	437	618,634	120,439	30	221,701	(101,262)	57	184
White Beans	1,490	71.027	12,876,181	1,972,780	441	1,523,716	449,064	30	77
Winter Wheat	6,380	305,207	42,490,515	2,256,360	1,624	1,967,928	288,433	25	87
Province Total	37,590	2,553,569	532,426.823	38,174,462	16,279	55,656,925	(17.482.463)	43	146
1989 1990 Production Results Winter Wheat	lits 6.963	341,388	53,195,533	2,715,310	5.0				





produit en 1989-1990

6 963

341 388

53 195 533

2715310

### TABLEAU, PAR CULTURE, DES RISQUES PRIS EN CHARGE ET DES DEMANDES D'INDEMNISATION PRÉSENTEES DANS LE CADRE DU PROGRAMME D'ASSURANCE-RÉCOLTE CANADA-ONTARIO (au 31 mars 1989)

	Ricollec	Simprice	Montant	Total	Nombre de demandes	Indemnités	Pertes ou	Pertec	20
	Pris en charge	Assurée	D'Assurance	Des primes	D' indemnisation	Versées	Profits	Risques	,
Cultures	•	(Acres)	€	€			€	%	%
		A CONTRACTOR OF THE CONTRACTOR				And the second s			
Maïs `a éclater	₫	413	95 006	16 506	4	19 328	(2 822)	31	117
Citrouilles et courges	23	550	161 230	10 454	ဖ	25 475	(15 021)	39	244
Betteraves	ယ	233	163 165	6 990		18 530	(11 540)	33	265
Blé roux de printemps	199	11 366	1 126 122	146 705	72	110 210	36 495	36	75
Rutabagas	18	777	569 424	79 254	17	236 495	(157 241)	94	298
Maïs de semence	411	22 342	9 440 902	416 891	267	2 643 250	(2 226 359)	65	634
Oignons des semis	59	1 467	2 591 265	262 203	22	199 711	62 492	37	76
Bulbes d'oignons	СЛ	80	88 078	10 141	ω	26 688	(16 547)	60	263
Cerises aigres	60	900	789 057	161 489	17	41 939	119 551	28	26
Soya	7 459	718 018	113 283 251	6 159 086	3 080	11 026 024	(4 866 938)	41	179
Oignons espagnols	15	231	413 002	71 856	œ	25 305	46 551	53	35
Céréales de printemps	4 223	192 592	12 260 105	1 352 531	2 305	2 419 963	(1 067 432)	55	179
Fraises	36	276	405 491	80 814	23	167 072	(86 258)	64	207
Tournesol	15	753	128 076	13 545	œ	10 876	2 669	53	80
Cerises douces	29	114	80 714	21 511	=======================================	5 746	15 764	38 8	27
Maïs sucré	354	24 817	6 755 019	622 737	197	1 185 393	(562 656)	56	190
Maïs sucré (frais)	35	700	297 483	49 485	19	101 810	(51 915)	54	204
Tomates	537	28 213	33 723 203	2 336 179	227	1 413 113	923 066	42	60
Tomates (fraîches)	53	437	618 634	120 440	30	221 701	(101 261)	57	184
Fèves blanches	1 490	71 027	12 876 181	1 972 780	441	1 523 716	449 064	30	77
Blé d'hiver	6 380	305 207	42 490 515	2 256 360	1 624	1 967 928	288 432	25	87
Apport Total De L'Ontario	rio 37 590	2 553 569	532 426 823	38 174 462	16 279	55 656 925	(17 482 463)	43	146

### TABLEAU, PAR CULTURE, DES RISQUES PRIS EN CHARGE ET DES DEMANDES D'INDEMNISATION PRÉSENTEES DANS LE CADRE DU PROGRAMME D'ASSURANCE-RÉCOLTE CANADA-ONTARIO (au 31 mars 1989)

	Risques	Superfice	Montant	Total	Nombre de demandes	Indemnités	Pertes ou	Pert	S
	Pris en charge	Assurée	D'Assurance	Des primes	D' indemnisation	Versées	Profits	Risques Pr	Primes
Cultures		(Acres)	€9	69			69	%	0
Pommiers	- 100		1 678 760	33 836			33 836		0
Pommes	338	10 537	14 728 256	2 182 296	144	1 618 023	564 273	43	74
Asperges	10	119	59 827	3 663	2	3 566	97	20	97
Tabac noir	98	921	1 191 896	129 192	26	22 811	106 381	27	100
Brocoli	9	235	144 201	30 147	4	94 594	(64 447)	44	314
Choux	17	658	299 390	29 604	outh such	63 637	(34 033)	65	215
Canola	208	16 555	1 636 905	202 362	165	674 653	(472 291)	79	333
Carottes	50	1 351	1 796 212	205 167	28	605 499	(400 332)	56	295
Chou-fleur	27	489	357 721	94 310	15	119 908	(25 598)	56	127
Céleri	4	75	129 240	17 102	22	46 388	(29 286)	50	271
Haricots colorés	171	8 702	1 635 793	260 305	82	412 773	(152 468)	48	159
Maïs	7 307	635 569	116 398 471	4 602 348	3 588	12 778 783	(8 176 415)	49	278
Concombres	91	1 033	703 124	62 151	36	95 075	(32 924)	40	153
Tabac jaune	1 397	58 782	102 262 532	9 307 659	641	4 082 539	5 225 120	46	44
Fourrage	1 731	270 179	18 233 656	1 014 355	1 587	5 678 321	(4 663 966)	92	560
Raisins	254	10 035	11 839 373	755 152	84	772 008	(16 856)	33	102
Petis pois	410	17 539	5 851 104	882 760	326	2 010 778	(1 128 018)	80	228
Haricots verts et jaunes		3 591	1 432 091	289 636	2	249 821	39 815	49	86
Miel	26	10 195	346 500	36 718	6	22 408	14 310	23	61
Pommes de terre	66	4 214	3 422 218	326 704	45	1 217 052	(890 348)	68	373
Laitue	00	102	88 590	16 904	ω	22 839	(5 935)	38	135
Haricots de Lima	23	1 130	380 874	85 880	o	19 640	66 240	26	23
Nouvelles semences fourragéres 3	ourragéres 3 535	115 929	4 637 166	582 613	962	1 122 145	(539 532)	27	193
Panais		ω	2 520	605	aud.	1 080	(475)	100	179
Pêches	73	1 658	2 528 901	442 951	19	263 864	179 087	26	60
Arachides	21	760	310 436	28 546	ω	6 084	22 462	14	21
Poires	106	1 165	1 019 426	162 428	30	102 649	59 779	28	63
Poivrons	80	1 377	796 755	183 866	30	99 900	83 966	38	54
Prunes	ಯ	153	158 962	36 815	17	59 814	(22 999)	55	162

Risques Pris En Charge: 72/73: 8 246 7

73/74: 13 208

74/75: 18 555

75/76: 22 740

76/77: 23 535

77/78: 26 712

78/79: 28 159

# ÈVOLUTION DU PROGRAMME D'ASSURANCE - RÈCOLTE CANADA - ONTARIO (au 31 mars 1989)

											Total Des primes Subventionées	Total des demandes D'indemnisation	Profits au Pertes	Coeff. de Perte
			20	isques pi	Risques pris en charge	arge							•	
Cultures	79/80	80/81	81/82	82/83	83/84	84/85	85/86	86/87	87/88	88/89	49	49	49	
Mais à éclator	,	0	44	00	4	טיו	क्री	ဖ	10	ಪ	166 276	289 803	(123 527)	
Citronillos of courses			7	7	. ش	<u>,</u>	ا م	5	7	23	44 486	35 104	9 382	
Datteraves	<u>,</u>	<b>1</b>	7	ר וכ	٠ ۵	ယ i	ယ (	ယ	ယ	ယ	110 744	61 816	48 928	
Blá roux de printempe		, -		, (		, (	, (	, (		199	146 705	110 210	36 495	
Die loak de printempa		1	10	<u></u>	10	7	7	29	ယ္သ	<del>_</del>	507 675	705 529	(197 854)	
Mais do semence	250	307	457	431	349	542	593	487	402	411	8 355 644	8 042 355	313 289	
Oignons de semis	24	24	48	<u>5</u>	47	53	48	52	58	59	1 464 006	1 662 258	(198 252)	<u>_</u>
Bulbes d'oignons	17	ದ	16	14	⇉	<u></u>	7	12	13	ъ	165 849	220 860	(55 011)	1
Cerises aigres	82	83	85	83	82	84	77	76	71	60	1 720 424	1 763 063	(42 639)	102,48
Sova	2 584	2 517	2 830	3 821	4 294	5 366	5 486	5 207	5 908	7 459	39 093 477	29 976 590	9 116 887	
Oignons espagnols		1	9	9	00	<del>1</del> 6	<del>1</del> 8	21	18	15	372 388	358 931	13 457	(0
Céréales de printemps	4 880	4 526	4 263	4 607	4 377	4 143	4 330	4 161	4 685	4 223	21 870 607	19 752 668	2 117 939	
Fraises		,	4	12	24	36	42	38	40	36	443 900	533 486	(89 586)	
Tournesol	1			,					22	15	27 124	24 229	2 895	
Cerises douces	64	57	56	58	52	52	46	43	34	29	517 376	613 298	(95 922)	
Maïs sucré	452	452	446	428	447	436	383	333	325	354	6 484 880	6 923 976	(439 096)	
Maïs sucré (frais)			⇉	16	38	28	28	28	36	35	256 682	316 240	(59 558)	_
Tomates	1 021	986	956	951	863	815	648	583	588	537	23 520 755	19 520 669	4 000 086	
Tomates (fraîches)			9	28	59	51	59	49	67	53	616 389	733 814	(117 425)	
Fèves blanches	1 186	1 293	1 561	1 618	1 100	1 257	1 433	1 550	2 008	1 490	20 639 096	24 143 904	(3 504 808)	
Blé d'hiver	2 824	2 922	2 963	3 073	4 301	4 450	4 223	4 988	3 630	6 380	19 244 434	13 077 174	6 167 260	_
Régimes ayant pris fin	0		,	,			ı	,	,	,	516 095	1 221 319	(705 224)	23
Totals	28 659	28 062	00 00	202	30 604	30 197	31 991	31 590	32 085	37 500	413 577 732	396 187 947	17 389 785	95,80

## ÉVOLUTION DU PROGRAMME D'ASSURANC-RÉCOLTE CANADA-ONTARIO (au 31 mars 1989)

Polres	Arachides	Pêches	Panais	Nouv.semences fourragères	Haricots de Lima	Laitue	Pommes de terre	Miel	Haricots verts et jaunes	Petis pois	Raisins	Fourrage	Tabac jaune	Concombres	Mais	Haricots colorés	Céléri	Chou-fleur	Carottes	Canola	Choux	Burley	Brocoli	Tabac noir	Asperges	Pommes	Pommiers	Cultures	
37		125			49	1	53	,	83	483	182	1 889	2 158		6 5 1 9	168	í	,	1	,		161	,	45	1	348		79/80	
34	) ) ,	54		2 260	30	,	,	6	89	447	193	1 609	2 842	,	6 290	294	,	ı	,	1	,	169	,	52	,	341	ŧ	80/81	
61	. ,	46	,	2 059	3		34		86	428	194	1 525	2 762	69	6 409	395	,	12	23	,	14	166		40	,	338	1	81/82	
68	3 ,	63	10	2 074	33	4	41	ı	84	451	218	1 317	2 444	91	6 181	198	4	25	29	,	18	223	,	26		327	à	Risques p 82/83	
98	15	78	0	2 369	26	4	51	,	82	406	235	1 361	2 486	98	6 288	102	7	34	27		22	267	o	45	ŧ	327	24	Risques pris en charge 82/83 83/84 84/85	
110 87	9	82	ω	2 310	25	ω	53	,	67	401	240	1 155	2 179	98	6 884	169	4	<u>ω</u>	34	138	22	236	7	103	2	323	15	arge 84/85	
71	2 2	81	ω	2 326	23	7	54		62	427	241	1 196	2 017	93	6 852	183	2	29	25	249	14		10	88	5	320	15	85/86	
103	° N	79	N	2 454	26	00	39	,	59	338	235	1 200	1 664	109	6 358	217	4	24	30	358	10	1	=	87	14	332	17	86/87	
130	17	75	_	2 925	29	00	65	,	80	343	248	1 407	1 551	108	6 922	233	4	36	48	157	20	91	13	108	10	339	19	87/88	
80	21	73	_	3 535	23	00	66	26	63	410	254	1 731	1 397	91	7 307	171	4	27	50	208	17	1	9	98	10	338	<del>_</del>	88/89	
1 164 456	114 323	3 130 380	34 841	3 693 710	728 081	78 827	1 881 830	36 718	2 042 677	7 291 952	6 631 906	9 318 288	125 093 297	522 736	79 852 162	3 455 337	52 586	378 489	967 449	1 125 238	103 138	636 329	158 588	663 499	22 013	16 555 394	160 667	49	Total Des primes Subventionnées
900 242 911 460	6 084	3 451 882	58 612	3 853 662	750 653	74 310	2 513 743	22 408	2 117 876	9 174 328	5 025 972	14 019 690	137 078 405	370 135	61 893 825	3 488 854	76 439	441 389	1 833 429	1 136 547	130 506	677 761	226 309	424 517	12 142	15 024 761	73 725	49	Total des demandes D'indemnisation
264 214 171 288	108 239	(321 502)	(23 771)	(159 952)	(22 572)	4 517	(631 913)	14 310	(75 199)	(1 882 376)	1 605 934	(4 701 402)	(11 985 108)	152 601	17 958 337	(33 517)	(23 853)	(62 900)	(865 980)	(11 309)	(27 368)	(41 432)	(67 721)	238 982	9 871	1 530 633	86 942	49	Profits au Pertes
77,31 84,18	5,32	110,27	168,23	104,33	103,10	94,27	133,58	61,03	103,68	125,81	75,78	150,45	109,58	70,81	77,51	100,97	145,36	116,62	189,51	101,01	126,54	106,51	142,70	63,98	55,16	90,75	45,89	%	Coeff. de Perte

### ÉTAT DES FRAIS D'ADMINISTRATION pour l'exercice clos le 31 mars 1989

77E 8EE 4	Z98 9E9 Þ
27 282	Comité d étude
61711	Achat de matériel et de mobilier
16 259	Fournitures et services divers13 174
6 213	Frais et honoraires de la commission d'arbitrage17 246
5 454	Services professionnels
29 220	Indem.des membres de la Commission et frais divers 38 536
826 89	Réunions et formation professionnelle54 124
<b>t9t tt</b>	Frais et honoraires de déplacement37 288
Z07 89	Publicité
26 040	Frais de voiture38 671
<b>28 827</b>	Frais de téléphone et d'affranchissement40 650
708 76	Impression et fournitures de bureau
422 078	Traitement des données437 224
716 918	Frais et honoraires - experts
1322129	Commission et honoraires - agents 1 369 089
1 314 806	Salaries
\$	\$
1988	6861

Certains chiffres de la comparison on été réclassés de façon à correspondre à la présentation de 1989.

### NOTES AFFÉRENTES AUX ÉTATS FINANCIERS le 31 mars 1989

### 1. PRINCIPALES CONVENTIONS COMPTABLES

### a) Traitement comptable

Les états financiers de la Commission sont préparés selon la méthode de la comptabilité d'exercice, sauf en ce qui concerne les frais d'administration qui sont comptabilisés selon la méthode de la comptabilité de caisse modifiée de façon à accorder 30 jours supplémentaires pour le paiement des bien et des services se rapportant à l'exercice écoulé.

### b) Provisions pour indemnités impayées

A la fin de chaque exercice, la Commission évalue le montant des demandes d'indemnités encore à régler. Par la suite, toute différence entre cette estimation et le montant des indemnités effectivement versées est inscrite dans l'État de l'excédent, et non dans l'État des recettes et des dépenses; en effet, la Commission estime que ce montant ne doit pas figurer dans les résultats de fonctionnement de l'exercice en cours.

### c) Primes perçues d'avance

Il s'agit des primes perçues d'avance pour l'assurance de diverses récoltes lorsque la date limite de demande d'assurance est après le 31 mars 1989. La Commission autorise les assurés à annuler leur contrat avant cette date limite et leur rembourse alors le montant de la prime.

### d) Primes comptabilisées d'avance

Il s'agit des primes perçues au titre de l'assurance des récoltes de ble d'hiver et de fruits. Ces produits étant récolté après le 31 mars 1989, les indemnités afférentes sont versées après la clôture de l'exercice. Toutefois, les demandes d'assurance doivent être présentées avant la clôture des comptes et, par conséquent, les contrats ne peuvent être clôture des comptes et, par conséquent, les contrats ne peuvent être annulés et la Commission ne rembourse aucune prime.

### 2. FRAIS D'ADMINISTRATION

Les traitements, les avantages sociaux et les autres frais d'administration de la Commission sont pris en charge par le ministère de l'Agriculture et de l'Alimentation et figurent dans l'État des recettes et des dépenses.

### 3. RÉMUNÉRATION DES MEMBRES

La rémunération des membres de la Commission, pour l'exercice 1989 totalise 28 157 \$.

### 4. EVENEMENT SUBSÉQUENT

En raison des pluies torrentielles dans le sud du Comté d'Essex pendant l'année-récolte 1989, la Commission s'attend à des pertes au titre de certaines denrées assurées, notamment les tomates de conditionnement et le soya. Toutefois, il n'est pour l'instant pas possible d'évaluer avec exactitude l'étendue de ces pertes.

### ETAT DE L'EXCÉDENT pour l'exercice clos le 31 mars 1989

886 19	727 O4	Solde à la fin de l'exercice
25 709	(666 01)	(Déficit) Excédent des recettes sur les dépenses
56 229	927 12	
(78)	(212)	Solde au début de l'exercice
26 316	859 13	
1988 (en milliers) de dollars)	1989 (en milliers de dollars)	

Voir les notes afférentes aux états financiers.

### ÉTAT DES RECETTES ET DES DÉPENSES pour l'exercice clos le 31 mars 1989

25 709	(Déficit) Excédent des recettes sur les dépenses (10 999)
19 349	Z6Z 09
15 011	DÉPENSES Indemnités (15 800 demandes; 5 889 demandes en 1988)
42 028	867 67
4 338	Frais d'administration assumes par la province (note 2)
3 952	Intérêts créditeurs
897 88	38 174
18 384	Subventions du gouvernement du Canada au titre de primes 19 087
18 384	Primes d'assurance-récolte: Primes d'assurance-récolte: Primes versées par des particuliers assurés 19 087
1988 (en milliers de dollars)	1989 (en milliers de dollars)

Voir les notes afférentes aux états financiers.

### RAPPORT DU VÉRIFICATEUR

J'ai vérifié le bilan de la Commission de l'assurance-récolte de l'Ontario au 31 mars 1989 et l'État des recettes et des dépenses ainsi que l'excédent pour l'exercice terminé à cette date. Ma vérification a été effectuée conformément aux normes de vérification généralement reconnues, et a comporté par conséquent les sondages et autres procédés que j'ai jugés nécessaires dans les circonstances.

A mon avis, ces états financiers présentent fidèlement la situation financière de la Commission au 31 mar 1989 ainsi que les résultats de son fonctionnement pour l'exercice écoule, selon les principes comptables énoncés dans la note 1 afférente aux états financiers, appliqués de la même manière qu'au cours de l'exercice précédent.

at and

D.F. Archer, F.C.A. Vérificateur provincial

Toronto (Ontario), le 24 juillet 1989

### BILAN AU 31 MARS 1989

### **ACTIF**

PASSIF ET EXCÉDENT					
26 080	769 295				
268	969	Subventions au titre de primes et autres sommes à recevoir			
22 683	Z68 Str	Encaisse et placements à court terme			
1988 (en milliers) de dollars)	1989 (en milliers) de dollars)				

26 080	769 97
826 13	Excédent
4 145	998 9
318 465 3344 318	Provisions pour indemnités impayées360 Primes perçues d'avance360 Primes comptabilisées d'avance

Voir les notes afférentes aux états financiers.

Pour la Commission,

Member Member

Marlow Hill

Chairman

### :TAQNAM

Réalisation d'enquêtes et de projets de recherche portant sur d'indemnisation et comptabilité); ments (notamment vente d'assurance, règlement des demandes Gestion des régimes d'assurance-récolte établis en vertu des règle-Application du Programme d'assurance-récolte Canada-Ontario;

de la Commission. l'assurance-récolte afin d'obtenir des statistiques pour les besoins

### L'EXERCICE EN BREF

nombre total de récoltes assurables. protection pour le miel et le blé roux de printemps, portant à 52 le de dollars. En 1988, la Commission a offert pour la première fois une dollars, la Commission a encouru un déficit technique de 17,5 millions Canada-Ontario. Sa prime totale n'atteignant que 38,2 millions de dollars d'indemnités dans le cadre du Programme d'assurance-récolte ontarienne de l'assurance-récolte a versé plus de 55,7 millions de cette anneé-là des pertes de récolte considérables. La Commission de mai, juin et juillet 1988, toutes les régions de l'Ontario ont subi A la suite de la grande sécheresse qui a sévi au cours des mois

### LE FINANCEMENT FÉDÉRAL-PROVINCIAL

meilleur régime d'assurance-récolte, au coût le plus avantageux possible. financière suivante afin que les agriculteurs ontariens puissent obtenir le Le gouvernement fédéral et le gouvernement de l'Ontario offrent l'aide

Son apport s'est élevé 19 087 231 \$ en 1988-1989 Le gouvernement du Canada verse la moitié des primes annuelles.

0861-8861 no \$ 728 358 4 èsilistot fino Le gouvernement de l'Ontario assume les frais d'administration, qui

### Vingt-troisième rapport annuel

de la Commission ontarienne de l'assurance-récolte

pour l'exercice clos le 31 mars 1989

(su 31 mars 1989)

GORDON HILL, président

KEITH PINDER, vice-président

HECTOR DELANGHE

ROBERT LEDUC

GERALD FREURE

YOH TA9

**PANE RAMER** 

RALPH BEAMER

OSCAR DELRUE

DIRECTION

KEITH PINDER directeur général

MM.K. REGAN adjoint au directeur général

M.J. TAGGART Adjointe au directeur général (comptabilité)

DANIELA SCERNI Secrétaire

Toronto (Ontario) Le 31 juillet1989 L'honorable Jack Riddell Ministère de l'Agriculture et de L'Alimentation Gouvernement de l'Ontario

Monsieur le Ministre,

J'ai l'honneur de vous présenter le rapport annuel de la Commission de l'assurance-récolte de l'Ontario pour l'exercice allant du l'avril 1988 au 31 mars 1989. Ce rapport comprend les états financiers de ladite Commission et le rapport du vérificateur provincial.

Veuillez agréer, Monsieur le Ministre, l'assurance de ma plus haute considération.

Le vice-président de la Commission de l'assurance -récolte de l'Ontario

K. Pinder



### Programme d'assurance-récolte CANADA-ONTARIO

### L'ASSURANCE-RÉCOLTE DE LA COMMISSION ONTARIENNE DE VINGT-TROISIÈME RAPPORT ANNUEL

l'exercice clos le 31 mars 1989 ınod

Agriculture

Le ministère de l'Agriculture

Canada

et de l'Alimentation de l'Ontario





CARON AF -A56

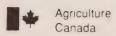
### CANADA-ONTARIO Crop Insurance

TWENTY-FOURTH ANNUAL REPORT

### THE CROP INSURANCE COMMISSION OF ONTARIO



For Fiscal Year Ended March 31, 1990







To the Honourable David Ramsay, Minister Ministry of Agriculture and Food Province of Ontario

Sir:

I have the honour to submit herewith the annual report of the Crop Insurance Commission of Ontario for the period April 1, 1989 to March 31, 1990 including the financial statements for the Ontario Crop Insurance Fund and the report of the Provincial Auditor.

Respectfully Submitted,

K. Pinder, Vice Chairman

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The Crop Insurance Commission

of Ontario

### **Twenty-Fourth Annual Report**

of

The Crop Insurance Commission of Ontario

For Fiscal Year Ended March 31, 1990

### **COMMISSION MEMBERS**

(as at March 31, 1990)

GORDON HILL, Chairman

KEITH PINDER, Vice Chairman

ROBERT LEDUC - Member

GERALD FREURE - Member

PAT HOY - Member

**DAVE RAMER - Member** 

RALPH BEAMER - Member

### **OFFICERS**

KEITH PINDER General Manager

WM. K. REGAN Assistant General Manager

> DANIELA SCERNI Secretary

### RESPONSIBILITIES

- -- Administration of the Canada-Ontario Crop Insurance Program
- -- Administration of the Crop Insurance plans, established by regulations, including the functions of selling underwriting, claims adjustment, and accounting.
- -- Conducting surveys and research programs relating to Crop Insurance to obtain statistics for Commission purposes.

### THE YEAR IN REVIEW

1989 was a landmark year for the Canada-Ontario Crop Insurance Program as over 52,000 contracts of insurance were sold. Overall participation increased by 48% over the previous year, with the most significant increases being in the forage, corn and soybean plans. The abnormal wet spring weather in Essex County and Haldimand-Norfolk Region resulted in an unusual number of reseeding claims and unseeded acreage claims being paid. With the dry summer in the rest of the province, the Crop Insurance Commission of Ontario paid \$36.8 million in indemnities under this program. As the total premium was \$53.0 million, the Commission obtained an underwriting gain of \$16.2 million.

### FEDERAL-PROVINCIAL FINANCING

The Governments of Canada and Ontario provide the following financial support to the Crop Insurance Program:

The Government of Canada contributes 50% of the total premium required in the Canada-Ontario Crop Insurance Program. For 1989-1990. the Federal Government's share of this program was reduced by \$10.0 million to offset Ontario's contribution to the Canadian Crop Drought Assistance Program. The Federal Government contributed \$16.5 million to the Crop Insurance Program in 1989-1990.

The Government of Ontario pays the administrative costs for the program. which for 1989-1990 totalled \$6,857,829.

Starting with the 1990 crop year, the Governments of Canada and Ontario will each be contributing 25% of the total premiums and 50% of the administration costs.

### BALANCE SHEET as at March 31, 1990

### **ASSETS**

1990 (\$000)	
Cash and short term investments	45,897
Accounts and premium subsidy receivable	695
71,470	46,592
<u>LIABILITIES AND SURPLUS</u>	
Provision for payment of unsettled indemnities	1,344 360 4,146 15
6,241	5,865
Surplus	40,727
71,470	46,592

See accompanying notes to financial statements.

On behalf of the Commission:

Chairman

Member

### AUDITOR'S REPORT

I have examined the balance sheet of The Crop Insurance Commission of Ontario as at March 31, 1990 and the statements of revenue and expenditure and surplus for the year then ended. My examination was made in accordance with generally accepted auditing standards, and accordingly included such tests and other procedures as I considered necessary in the circumstances.

In my opinion, these financial statements present fairly the financial position of the Commission as at March 31, 1990 and the results of its operations for the year then ended in accordance with the accounting policies described in note 1 to the financial statements applied on a basis consistent with that of the preceding year.

D.F. Archer, F.C.A.,

Provincial Auditor.

Toronto, Ontario, July 3, 1990.

### STATEMENT OF REVENUE AND EXPENDITURE for the year ended March 31, 1990

REVENUE	1990 (\$000)	1989 (\$000)
Crop Insurance Premiums:  Premiums from insured producers  Premium subsidies from the	26,514	19,087
Government of Canada (note 2)  Premium subsidies from the	16,514	19,087
Province (note 2)	10,000	-
	53,028	38,174
Interest income	8,430	6,488
Administrative expenses paid by Province (note 3)	6,858	4,636
	68,316	49,298
EXPENDITURE		
Indemnities	36,907	55,661
Administrative expenses (note 3)	6,858	4,636
	43,765	60,297
Excess/(Deficiency) of revenue over expenditure	24,551	(10,999)

See accompanying notes to financial statements.

### STATEMENT OF SURPLUS for the year ended March 31, 1990

	1990 (\$000)	1989 (\$000)
Balance, beginning of year		51,938 (212)
	40,678	51,726
Excess/(Deficiency) of revenue over expenditure	24,551	(10,999)
Balance, end of year	65,229	40,727

See accompanying notes to financial statements.

### NOTES TO FINANCIAL STATEMENTS March 31, 1990

### 1. SIGNIFICANT ACCOUNTING POLICIES

### a) Basis of accounting

The Commission's financial statements are prepared by management using the accrual basis of accounting except for administrative expenses which are recorded on the cash basis, modified to allow an additional thirty days to pay for goods and services pertaining to the fiscal year just ended.

### b) Provisions for payment of unsettled indemnities

At the end of a fiscal year, the Commission estimates outstanding indemnities. In the subsequent year, any difference between the estimated and the actual indemnities is reflected in the statement of surplus and not in the statement of revenue and expenditure as the Commission feels the difference should not be reflected in the current year's operating results.

### c) Premiums collected in advance

Premiums collected in advance represent premiums received for the insurance of various crops where the deadline for applying for insurance coverage occurs after March 31, 1990. This insurance may be cancelled by the insured prior to the deadline date and premiums refunded.

### d) Unearned premiums

Unearned premiums represent premiums received for winter wheat and fruit crops. The harvesting of these crops and the payment of indemnities occurs subsequent to March 31, 1990. However, the deadline date for applying for insurance coverage occurs prior to year end, and accordingly, the insurance cannot be cancelled and no premiums will be refunded.

### 2. CANADA - ONTARIO PREMIUM SUBSIDIES

On March 30, 1990, the Province signed an agreement with the Federal Government requiring the Province to share in the costs of the Canadian Crop Drought Assistance Program. The Province must contribute to the Program, over a two year period, a sum equal to 25 per cent of the payments to Ontario farmers.

This agreement allows Canada to deduct, from its premium subsidies payable to the Commission, the Province's portion of the above costs. Accordingly, in the current year, Canada withheld \$10 million from its premium subsidies, which was then paid by the Province.

### 3. ADMINISTRATIVE EXPENSES

Salaries, benefits and other administrative expenses of the Commission are absorbed by the Ministry of Agriculture and Food and are included in the statement of revenue and expenditure.

### 4. REMUNERATION OF APPOINTEES

Total remuneration of the members of the Commission was \$36,739 during the 1990 fiscal year.

### SCHEDULE OF ADMINISTRATIVE EXPENSES for the year ended March 31, 1990

<u>1990</u> \$	<u>1989</u> \$
Salaries	1,417,559 1,369,089 941,900 437,224 97,475 40,650 38,671 58,082 37,288 54,124 38,536 6,246 17,246 13,174 68,593
_6,857,829	4,635,857

### GROWTH OF THE CANADA - ONTARIO CROP INSURANCE (as at March 31, 1990)

					Contr	Contracts at Risk	š				Total Subsidized Premium	Total Claims Paid	Gain or Loss	Loss
CROP	80/81	81/82	82/83	83/84	84/85	98/58	28/98	88//8	68/88	06/68	69	49	cs.	%
Apple Tree		1	1	24	15	15	17	19	18	19	179,874	73,725	106,149	40.99
Apple	341	338	327	327	323	320	332	339	338	353	19,133,634	17,302,142	1,831,492	90.43
Asparadus	,	) '	i	i '	2	2	14	10	10	<del>=</del>	26,232	15,087	11,145	57.51
Black Tobacco	52	40	26	45	103	88	87	108	86	87	784,555	427,476	357,079	54.49
Brocoli	,		i '	9	7	10	=	13	6	7	199,929	251,448	(51,519)	125.77
Burley Tobacco	169	166	223	267	236		٠	91	,		636,329	677,761	(41,432)	106.51
Cabbade		14	20	22	22	14	10	20	17	22	146,060	144,647	1,413	99.03
Canola				٠	138	249	358	157	208	217	1,361,735	1,336,921	24,814	98.18
Carrots	,	23	59	27	34	25	30	48	20	20	1,224,685	1,943,291	(718,606)	158.68
Cauliflower		12	25	34	31	29	24	36	27	30	501,918	583,815	(81,897)	116.32
Celery	٠		4	7	4	2	4	4	4	2	75,363	97,205	(21,842)	128.98
Coloured Beans	294	395	198	102	169	183	217	233	171	244	3,819,042	3,675,342	143,700	96.24
Corn	6.290	6.409	6.181	6.288	6,884	6,852	6,358	6,922	7,307	10,166	88,313,434	70,812,719	17,500,715	80.18
Cucumbers		69	91	86	86	93	109	108		94	588,023	420,205	167,818	71.46
Flue-Cured Tobacco	2.842	2,762	2,444	2,486	2,179	2,017	1,664	1,551	1,397	1,443	137,208,390	139,084,547	(1,876,157)	101.37
Forage	1.609	1,525	1,317	1,361	1,155	1,196	1,200	1,407	1,731	0,69	13,932,777	15,927,645	(1,994,868)	114.32
Granes	193	194	218	235	240	241	235	248	254	226	7,157,221	5,443,047	1,714,174	76.05
Green Peas	447	428	451	406	401	427	338	343	410	352	8,176,256	10,098,541	(1,922,285)	123.51
Green & Wax Beans	89	98	84	82	29	62	59	80	63	74	2,362,827	2,458,098	(95,271)	104.03
Greenhouse Cucumbers	٠		1	•	f	,	,			15	33,461	•	33,461	0.00
Greenhouse Tomatoes.	,			1	0	1	1	4	1	32	124,630		124,630	0.00
Honev			,		,	٠	,		56	23	78.596	24,365	54.231	31.00
lettice			4	4	co	7	00	00	00	9	97,433	107,760	(10.327)	110.60
lima Beans	30	3	33	26	25	23	26	29	23	20	804,575	806,535	(1.960)	100.24
New Forage Seeding	2.260	2.059	2.074	2.369	2.310	2,326	2,454	2,925	3,535	4,001	4,333,267	4,492,040	(158,773)	103.66
Parsnips			9	9	en	e	2	-	-	2	38,433	63,364	(24.931)	164.87
Peaches	54	46	63	78	82		79	75	73	73	3,512,862	3,813,173	(300,311)	108.55
Peanuts				15	o	2	2	17	21	9	118,506	14.142	104.364	11.93
Pears	105	104	103	106	110	104	66	103	106	100	1,329,488	934,762	394.726	7031
Peppers	34		89	98	87	71	103	130	80	79	1,274,187	1,048,139	226.048	82 26
Plums	43		39	41	37	37	32	33	3	30	349,198	385,030	(35.832)	110 26

### GROWTH OF THE CANADA - ONTARIO CROP INSURANCE (as at March 31,1990)

											Ball to the control of the control o			
			Ö	Contracts at Risk	at Bisk						Total Subsidized Premium	Total Claims Paid	Gain or Loss	Loss
CROP	80/81	81/82	82/83	83/84	84/85	98/58	86/87	88/28	88/88	06/68	49	69	69	%
Popping Corn	1	44	00	4	5	15	တ	10	13	59	212,624	318,305	(105,681)	149.70
Potatoes		34	41	51	53	54	39	65	99	85	2,309,752	3,312,363	(1,002,611)	143.41
Pumpkin & Squash	8	7	7	13	15	6	9	12	23	19	51,406	43,124	8,282	83.89
Red Beets	10	7	5	4	3	9	က	က	3	2	111,968	61,816	50,152	55.21
Red Spring Wheat		•	1	*	1		1.	•	199	169	272,563	185,610	86,953	68.10
Rutabagas	•	19	13	10	7	7	29	32	18	19	592,695	725,111	(132,416)	122.34
Seed Corn	327	427	431	349	545	593	487	402	411	929	9,321,845	8,610,084	711,761	92.36
Seed Onions	24	48	51	47	53	48	52	28	69	28	1,770,987	1,807,150	(36,163)	102.04
Set Onions	13	16	14	=	=	7	12	13	2	2	170,329	222,551	(52,222)	130.66
Sour Cherries	83	85	83	82	84	77	9/	71	09	54	1,895,021	1,780,494	114,527	93.96
Soybeans	2,517	2,830	3,821	4,294	5,366	5,486	5,207	5,908	7,459	9,073	46,311,632	37,381,235	8,930,397	80.72
Spanish Onions	•	6	0	00	16	18	21	18	15	17	455,066	370,181	84,885	81.35
Spring Grain	4,526	4,263	4,607	4,377	4,143	4,330	4,161	4,685	4,223	5,639	24,240,361	21,431,949	2,808,412	88.41
St New Seeding	r	1	ŧ	•	1	,	•	1	1	1847	333,877	557,610	(223,733)	167.01
Strawberries	•	4	12	24	36	42	38	40	36	32	548,640	564,280	(15,640)	102.85
Sunflowers	•	1	1	\$	1	1	,	22	15	23	57,369	28,690	28,679	50.01
Sweet Cherries	57	56	58	52	52	46	43	34	29	56	539,721	642,858	(103,137)	119.11
Sweet Corn	452	446	428	447	436	383	333	325	354	339	7,188,572	7,523,267	(334,695)	104.66
Sweet Corn (Fresh)	1	=	16	38	28	. 82	28	36	35	36	315,397	341,044	(25,647)	108.13
Tomatoes	986	926	951	863	815	648	583	588	537	469	25,345,279	21,874,276	3,471,003	86.31
Tomatoes (Fresh)	1	O	58	59	51	29	49	29	53	28	774,254	835,880	(61,626)	107.96
White Beans	1,293	1,561	1,618	1,100	1,257	1,433	1,550	2,008	1,490	1,793	23,386,164	25,113,877	(1,727,713)	107.39
Winter Wheat	2,922	2,963	3,073	4,301	4,450	4,223	4,988	3,630	6,380	996'9	21,961,363	15,738,631	6,222,732	71.67
Inactive Plans	1	1	1	•	1		1	1	ı	ı	516,095	1,221,319	(705,224)	236.65
Totals	28,062	28,599	29,304	30,694	32,197	31,991	31,590	33,085	37,590	52,068	466,605,900	433,154,677	33,451,223	92.83
						-								

78/79: 28,159 77/78: 26,712 Contracts at Risk: 72/73: 8,246 73/74: 13,208 74/75: 18,555 75/76: 22,740 76/77: 23,535

79-80: 28,659

# CANADA ONTARIO CROP INSURANCE PROGRAM SUMMARY OF SALES & CLAIMS EXPERIENCE BY CROP ( as at March 31, 1990 )

	Contracts	Acreage	Amount of	Total	No. of	Claim	Loss or	Loss	
Crop	At Risk	Insured	Insurance \$	Premium \$	Claims	Amount	Gain	Contracts %	Premiums %
Apple Tree	19	20	951.540	19,207	0	0	19,207	0	0
Apple	353	11.245	17.276.586	2.578,240	160	2,277,239	301,001	45	88
Asparadus	11	140	82.465	4,219	m	2,945	1,274	27	70
Black Tobacco	87	931	1,332,933	121,056	C	2,959	118,097	9	2
Broccoli	_	240	150,100	41,341	4	25,139	16,202	25	61
Cabbade	22	613	427,225	42,922	9	14,141	28,781	27	33
Canola	217	15.468	1,639,318	236,497	82	196,993	39,504	38	83
Carrots	20	1,359	1,904,071	257,236	14	109,862	147,374	28	43
Cauliflower	30	481	472,362	123,429	15	142,426	(18,997)	20	115
Celery	2	98	136,260	22,777	က	20,766	2,011	09	91
Coloured Beans	244	12,486	2,372,675	363,705	69	186,488	177,217	28	51
Com	10.166	892,461	192,135,792	8,461,272	2,327	8,873,709	(412,437)	23	105
Cucumbers	94	1,086	729,750	65,287	22	50.070	15,217	23	77
Flue-cured Tobacco	1.443	71,822	142,453,590	12,115,093	210	1,983,230	10,131,863	15	16
Forage	6.970	939,615	56,003,689	4,614,489	1,687	1,906,131	2,708,358	24	41
Grapes	226	7,298	8,376,151	525,315	99	417,075	108,240	29	62
Green Peas	352	16,119	6,346,446	884,304	136	924,213	(39,909)	39	105
Green & Wax Beans	74	4,213	1,682,953	320,150	45	340,222	(20,072)	61	106
Greenhouse Cucumbers	15	8,753	1,856,828	33,461	0	0	33,461	0	0
Greenhouse Tomatoes	32	27,453	6,173,312	124,630	0	0	124,630	0	0
Honev	23	8,897	332,637	41,878	က	1,957	39,921	13	rb.
Leftuce	9	114	100,170	18,606	က	33,450	(14,844)	90	180
Lima Beans	20	1.007	394,260	76,494	10	55,881	20,613	20	73
Pr New Seeding	4.001	106,047	7,041,854	639,557	265	674,475	(34,918)	15	105
Parsnips	2	18	14,772	3,592	-quan	4,752	(1,160)	20	132
Peaches	73	1,336	2,388,692	382,482	29	361,291	21,191	40	94
Peanuts	9	165	69,785	4,183	က	8,058	(3,875)	20	193
Pears	100	1,112	1,049,490	165,032	18	34,520	130,512	18	21
Peppers	79	1,287	869,858	191,439	32	136,679	54,760	41	71
Plums	30	183	145,032	34,137	13	54,045	(19,908)	43	158

CANADA ONTARIO CROP INSURANCE PROGRAM SUMMARY OF SALES & CLAIMS EXPERIENCE BY CROP as at March 31,1990

Premiums 2 Loss Contracts Gain 168,559) 71,428 689,132 Loss or 65,438 162,089 2,113 157,167 223,733) 23,874 (7,215)33,911 16,125,253 529,083) Claim 144,892 17,430 11,250 557,610 968,886 562,454 2,367 ,386,714 ,680,622 30,794 102,066 36.902.915 599,291 24,804 2,353,607 No. of Claims 2,613 1,595 13.224 646 ,218,155 82,678 966,201 306,981 4,480 174,597 ,369,754 104,740 30,245 703,692 58,715 Premium 333,877 157,865 ,824,524 53,028,168 Insurance 495,462 27,889 466,788 306,865 83,610 336,636 Amount of 860,074 775,780,714 ,028,723 2.975,079 53,076,025 482,138 8,829,858 2,734,108 7,165,820 801,692 7,694,673 38,233,954 Acreage Insured 36,910 819,343 245,965 82,736 24,374 3,816,720 At Risk 9,073 17 5,639 1,847 32 23 26 33 36 36 469 469 58 52,068 Contracts Pumpkin & Squash Sweet Corn (Fresh) Red Spring Wheat Tomatoes (Fresh) St New Seeding Spanish Onions Sweet Cherries Popping Corn Sour Cherries Province Total Seed Onions Spring Grain Winter Wheat Strawberries Sweet Corn White Beans Set Onions Sunflowers Rutabagas Red Beets Seed Corn Soybeans **Formatoes** Potatoes Crop

3,316,368

63,419,229

439,782

8,048

1990-1991 Production Results

Winter Wheat

### TABLEAU, PAR CULTURE, DES RISQUES PRIS EN CHARGE ET DES DEMANDES D'INDEMNISATION PRÉSENTÉES DANS LE CADRE DU PROGRAMME D'ASSURANCE-RÉCOLTE CANADA-ONTARIO (au 31 mars 1990)

| 1 -      | _                       | _                                       |   |   |  | _  | (0   |  | 14  | 7  |  | 71   | _  | 7   
   
   | _   | _   
  | ****  | _  
  |  | _  |   |   |  |   
  |   |   |
|----------|-------------------------|---|---|---|--|--|--|--|---|--|--|--|--
--
---|---
--
--|---|---|--|--|---
---|--|--|---
---|
| Connesco | O Proposo               | omates de serre                         | omates (fraîches)   | Tomates   | abac noir  | jaune  |  |  | =   | Régime d'ensemencement de base   | Raisins  | runes  | Pommes de terre  | ommiers   
   
   | Pommes  | Poivrons  
  | Poires  | Petis pois   
  | Pêches   | Panais   | Oignons espagnols   | Oignons des semis   | Miel   |   
  | CULTURES  | Risques<br>Pris en charge   |
| 23       | 000                     | 32                                      | 58  | 469   | 87   | 1 443  | 9 073  | 19   | 4 001   | 1 847  | 226  | 30   | 85   | 19  
   
   | 353   | 79  
  | 100   | 352  
  | 73   | N  | 17  | 58  | 23   |   
  |   | Risques<br>charge   |
| - 0/4    | 1 374                   | 27 453                                  | 536   | 27 927  | 931  | 71 822   | 819 343  | 714  | 106 047   | 82 736   | 7 298  | 183  | 5 223  | 20  
   
   | 11 245  | 1 287   
  | 1 112   | 16 119   
  | 1 336  | 18   | 267   | 1 729   | 8 897  |   
  | (Acres)   | Superfice<br>Assurée  |
| 000      | 306 865                 | 6 173 312                               | 801 692   | 38 233 954  | 1 332 933  | 142 453 590  | 153 076 025  | 495 462  | 7 041 854   | 2 734 108  | 8 376 151  | 145 032  | 4 154 321  | 951 540   
   
   | 17 276 586  | 869 857   
  | 1 049 490   | 6 346 446  
  | 2 388 692  | 14 772   | 482 138   | 2 975 079   | 332 637  |   
  | 49  | Montant<br>D'Assurance  |
| 00.040   | 30 245                  | 124 630                                 | 157 865   | 1 824 524   | 121 056  | 12 115 093   | 7 218 155  | 85 020   | 639 557   | 333 877  | 525 315  | 34 137   | 427 922  | 19 207  
   
   | 2 578 240   | 191 439   
  | 165 032   | 884 304  
  | 382 482  | 3 592  | 82 678  | 306 981   | 41 878   |   
  | 49  | Total<br>Des primes   |
| c        | బ                       | ŧ                                       | 27  | 100   | (J)  | 210  | 2 613  | 7  | 597   | 646  | 66   | 13   | 41   | ,   
   
   | 160   | 32  
  | 18  | 136  
  | 29   | _  | 2   | 16  | ω  |   
  |   | Nombre de demandes<br>D' indemnisation  |
|          | 6 371                   |   | 102 066   | 2 353 607   | 2 959  | 1 983 230  | 7 386 714  | 19 582   | 674 475   | 557 610  | 417 075  | 54 045   | 798 620  | ,   
   
   | 2 277 239   | 136 679   
  | 34 520  | 924 213  
  | 361 291  | 4 752  | 11 250  | 144 892   | 1 957  |   
  |   | Indemnités<br>Versées   |
|          | 23 874                  | 124 630                                 | 55 799  | (529 083)   | 118 097  | 10 131 863   | (168 559)  | 65 438   | (34 918)  | (223 733)  | 108 240  | (19 908)   | (370 698)  | 19 207  
   
   | 301 001   | 54 760  
  | 130 512   | (39 909)   
  | 21 191   | (1 160)  | 71 428  | 162 089   | 39 921   |   
  | 40  | Pertes ou<br>Profits  |
|          | <u></u>                 | •                                       | 47  | 21  | 6  | 15   | 29   | 37   | 15  | 35   | 29   | 43   | 48   | •   
   
   | 45  | 41  
  | 18  | 39   
  | 40   | 50   | 12  | 28  | 13   |   
  | %   | Pertes<br>Risques Primes  |
|          | 21                      | 6                                       | 65  | 129   | 2  | 16   | 102  | 23   | 105   | 167  | 79   | 158  | 187  | 0   
   
   | 88  | 71  
  | 21  | 105  
  | 94   | 132  | 14  | 47  | S  |   
  | %   | Primes  |
|          | FO TOTAL CONTROL COLLAR | 23 1374 306 865 30 245 3 6371 23 874 13 | 32 27 453 6 173 312 124 630 - 124 630 - 124 630 - 124 630 23 1 374 306 865 30 245 3 6 371 23 874 13 | 58     536     801 692     157 865     27     102 066     55 799     47       32     27 453     6 173 312     124 630     -     -     124 630     -       23     1 374     306 865     30 245     3     6 371     23 874     13 | 469     27 927     38 233 954     1 824 524     100     2 353 607     (529 083)     21       58     536     801 692     157 865     27     102 066     55 799     47       32     27 453     6 173 312     124 630     -     -     124 630     -       23     1 374     306 865     30 245     3     6 371     23 874     13 | 87 931 1322933 121056 5 2959 118097 6 469 27 927 38 233 954 1 824 524 100 2 353 607 (529 083) 21 58 536 801 692 157 865 27 102 066 55 799 47 32 27 453 6 173 312 124 630 - 124 630 - 124 630 - 23 874 13 | jaune     1 443     71 822     142 453 590     12 115 093     210     1 983 230     10 131 863     15       noir     87     931     1 332 933     121 056     5     2 959     118 097     6       les     469     27 927     38 233 954     1 824 524     100     2 353 607     (529 083)     21       les (fraîches)     58     536     801 692     157 865     27     102 066     55 799     47       les de serre     32     27 453     6 173 312     124 630     -     -     124 630     -       23     1 374     306 865     30 245     3     6 371     23 874     13 | 9 073 819 343 153 076 025 7 218 155 2 613 7 386 714 (168 559) 29  e 1 443 71 822 142 453 590 12 115 093 210 1 983 230 10 131 863 15  87 931 1 332 933 12 1056 5 2959 118 097 6  469 27 927 38 233 954 1 824 524 100 2 353 607 (529 083) 21  aîches) 58 536 801 692 157 865 27 102 066 55 799 47  2 32 27 453 6 173 312 124 630 - 124 6 | agas     19     714     495 462     85 020     7     19 582     65 438     37       jaune     9 073     819 343     153 076 025     7 218 155     2 613     7 386 714     (168 559)     29       jaune     1 443     71 822     142 453 590     12 115 093     210     1 983 230     10 131 863     15       noir     87     931     1 32 933     12 1056     5     2 959     118 097     6       res     469     27 927     38 233 954     1 824 524     100     2 353 607     (529 083)     21       res (fraiches)     58     536     801 692     157 865     27     102 066     55 799     47       res de serre     32     27 453     6 173 312     124 630     -     -     124 630     -       res ol     23     1 374     306 865     30 245     3 0245     3 0245     3 6 371     23 874     13 | Régime d'ensemencement supérieur     4 001     106 047     7 041 854     639 557     597     674 475     (34 918)     15       Rutabagas     19     714     495 462     85 020     7     19 582     65 438     37       Soya     9 073     819 343     153 076 025     7 218 155     2 613     7 386 714     (168 559)     29       Tabac jaune     1 443     71 822     142 453 590     12 115 093     210     1 983 230     10 131 863     15       Tabac noir     87     931     1 332 933     121 056     5     2 959     118 097     6       Tomates (fraîches)     469     27 927     38 233 954     1 824 524     100     2 353 607     (529 083)     21       Tomates de serre     32     27 453     6 173 312     124 630     -     -     124 630     -       Tournesol     23     1 374     306 865     30 245     3 245     3 6 371     23 874     13 | Régime d'ensemencement de base     1 847     82 736     2 734 108     333 877     646     557 610     (223 733)     35       Régime d'ensemencement supérieur     4 001     106 047     7 041 854     639 557     597     674 475     (34 918)     15       Rutabagas     19     714     495 462     85 020     7     1982     65 438     37       Soya     9073     819 343     153 076 025     7 218 155     2613     7 386 714     (168 559)     29       Tabac lajune     1 443     71 822     142 453 590     12 115 093     210     1 983 230     10 131 863     15       Tomates marks     469     27 927     38 233 354     1 824 524     100     2 959     118 097     6       Tomates (fraîches)     58     536     801 692     157 865     27     102 066     55 799     47       Tournesol     23     1 374     306 865     30 245     3     6 371     23 874     13 | Raisins     226     7 298     8 376 151     525 315     66     417 075     108 240     29       Régime d'ensemencement de base     1 847     82 736     2 734 108     333 877     646     557 610     (223 733)     35       Régime d'ensemencement supérieur     4 001     106 047     7 041 854     639 557     597     674 475     (34 918)     15       Rutabagas     9 073     819 343     153 076 025     7 218 155     2 613     7 19 582     65 438     37       Soya     1 443     71 822     142 453 590     12 115 093     21 115 093     7 386 714     (168 559)     29       Tabac jaune     1 443     71 822     142 453 590     12 115 093     210     1 983 230     10 131 863     15       Tomates chiraches)     469     27 927     38 233 954     1 824 524     100     2 353 607     (529 083)     21       Tomates (fraîches)     58     536     801 692     157 865     27     102 066     55 799     47       Tournesol     23     1 374     306 865     30 245     3     6 371     23 874     13 | Prunes         30         183         145 032         34 137         13         54 045         (19 908)         43           Raisins         226         7 298         8 376 151         525 315         66         417 075         108 240         29           Régime d'ensemencement de base         1 847         82 736         2 734 108         333 877         646         557 610         (223 733)         35           Régime d'ensemencement supérieur         4 001         106 047         7 041 854         639 557         597         674 475         (34 918)         15           Reigime d'ensemencement supérieur         4 001         106 047         7 041 854         639 557         597         674 475         (34 918)         15           Ruitabagas         9 073         819 343         153 076 025         7 218 155         597         674 475         (34 918)         15           Tabac jaune         1 443         71 822         142 453 590         12 115 093         211 5093         210         1983 230         10 131 863         15           Tabac jaune         469         27 927         38 233 954         1 824 524         100         1 983 230         10 131 863         15           Tomates (fraiches) | Pommes de terre         85         5 223         4 154 321         427 922         41         798 620         (370 698)         48           Prunes         30         183         145 032         34 137         13         54 045         (19 908)         43           Raisins         226         7 298         8 376 151         525 315         66         417 075         108 240         29           Régime d'ensemencement de base         1 847         82 736         2 734 108         333 877         646         557 610         (223 733)         35           Régime d'ensemencement supérieur         4 001         106 047         7 044 1854         639 557         657         674 475         (23 733)         35           Reigime d'ensemencement supérieur         4 01         106 047         7 044 1854         639 557         597         674 475         (34 918)         15           Ruitabagas         9 073         819 343         153 076 025         7 218 155         2613         7 38 714         (168 559)         29           Tabac jaune         1 443         71 822         142 453 590         12 115 093         210         1983 230         10 131 863         15           Tomates         459         27 927 <td>Pommiers         19         20         951 540         19 207         -         19 207         -         19 207         -         19 207         -         19 207         -         -         19 207         -         -         -         19 207         -    
    -         &lt;</td> <td>Pommes         353         11 245         17 276 586         2 578 240         160         2 277 239         301 001         45           Pommisrs         19         20         951 540         19 207         -         19 207         -         19 207         -         -         19 207         -         -         19 207         -         -         19 207         -         -         19 207         -         -         -         19 207         -         -         -         19 207         -         <t< td=""><td>Poivrons         79         1 287         869 857         191 439         32         136 679         54 760         41           Pommes         333         11 245         17 276 866         2 578 240         160         2 277 239         301 001         45           Pommisers         19         20         951 540         19 207         -         19 207         -           Pommes de terre         85         5 223         4 154 321         427 922         41         798 620         (370 698)         48           Prunes         226         7 298         8 376 151         525 315         66         417 075         108 240         29           Régime d'ensemencement de base in 847         82 736         2 734 108         333 877         646         417 075         108 240         29           Régime d'ensemencement supérieur         401         106 047         7 041 854         639 557         597         674 475         108 240         29           Rubabagas         9073         819 343         153 076 025         7 218 155         2613         7 386 714         (168 559)         29           Tomates         143         71 822         142 453 500         12 115 093         210         198</td><td>Poires         100         1112         1 049 490         165 032         18         34 520         130 512         18           Poivrons         73         1 245         78 688 857         19 439         32         136 573         54 760         41           Pommes         353         11 245         1 7276 586         2 78 240         180         2 277 239         301 001         45           Pommes         45         5 223         4 154 321         427 922         41         798 620         (370 698)         48           Prumes         26         7 233         145 032         34 137         13         54 045         (19 908)         48           Prumes         26         7 28         8 376 151         525 315         66         47 075         108 240         29           Regime densemencement supérieur         4 001         106 047         7 041 854         639 557         57         66         47.075         108 240         29           Soya         1 443         7 18 22         14 485 462         83 020         7         19 582         66         47.075         108 240         29           Soya         1 443         7 18 22         14 485 462         83</td><td>Petis pois         352         16 119         6 346 446         884 304         136         924 213         (99 909)         39           Poirees         100         1 112         1048 490         165 032         18         34 520         105 12         18           Poirrens         79         1 287         869 857         191 439         32         136 679         54 760         41           Pommes         19         20         951 540         19 207         -         -         278 20         301 001         45           Pommiers         19         20         951 540         19 207         -         -         728 20         301 001         45           Pommiers         19         20         951 540         19 207         -         -         728 20         301 001         45           Pommiers         19         20         951 540         19 207         -         -         728 20         370 688)         48           Pulmes         85         5 223         4 143 321         427 922         41         738 220         (370 688)         48           Poir mere         1847         82 736         2734 108         333 877         66</td><td>Péches         73         1 336         2 386 692         382 482         29         361 291         21 191         40           Pelis pois         352         16 119         246 446         884 304         136         924 213         (39 09)         39           Pelis pois         100         1 112         1 049 490         165 032         18         924 213         (39 09)         39           Poir rise         79         1 287         869 857         191 439         32         136 679         54 760         41           Poin miles         79         1 287         869 857         191 439         32         136 679         54 760         41           Poin miles         19         1285         5 223         4 15 321         427 8240         19 077         -         19 207         -           Poin miles         18         5 223         4 15 321         427 922         41         798 620         (370 688)         48           Prunes         18         5 223         4 15 332         34 137         429         41         798 620         (370 688)         48           Punnes         18         35         223         4 15 322         34 137         437</td></t<><td>Panials         2         18         14772         3522         1         4752         (116)         50           Petis pois         352         16119         6 346 446         884 304         29         361 291         211         40           Petis pois         352         16119         6 346 446         884 304         136         924 213         (39 909)         39           Poires         100         1112         1 049 490         165 032         18         924 213         (39 909)         39           Poires         79         1 287         89 9857         191 439         32         136 679         54 760         41           Poires         19         20         951 540         19 1499         32         136 679         54 760         41           Poires         19         20         951 540         19 207         -         727 239         301 001         45           Poires         19         20         951 540         19 207         -         728 620         136 69         47 28         41         47 32         41         47 32         41         47 32         41 43         47 927         41         47 922         41         47 927</td><td>Oignonis espagnols         17         267         482 138         82 678         2         11 250         71 428         12 1250         71 428         12 1250         71 428         12 1250         71 428         12 1250         71 428         12 1250         71 428         12 1250         71 428         12 1250         71 428         12 1250         71 428         12 1250         71 428         12 1250         71 428         12 1250         71 428         12 1250         71 428         12 1250         &lt;</td><td>Olgnons des sernis         58         1 729         2975/079         306/981         16         144/892         162/989         28           Olgnons epagnols         2         18         14772         3592         1         126/97         128         12         128         128         128         14772         3592         1         126         71 428         12         128         128         14772         3592         1         126         71 428         12         126         71 428         12         128         14752         (1160)         50         40         12         128         14752         1112         50         448         44752         1160)         36         2413         39         36         121         141         140         40         140         140         40         140         40         140         40         140         40         140         40         140         40         140         40         140         <td< td=""><td>Mel         All         23         8897         332.637         41878        
3         1957         39.921         13           Olgnons espagnols         17         267         492.138         82.678         12         14.892         16.209         29.709         18         14.892         12.209         19.009</td><td>Mel         23         8 897         332 637         4 878         3         1 957         39 921         13           Olgnons espagnols         17         267         482 138         82 678         2 975 079         306 981         16         144 892         162 089         28           Peireles         73         1 36         2 385 627         482 138         82 678         2         11 250         71 428         12           Peireles         73         1 36         2 388 692         382         1         2         11 250         71 428         12           Peireles         73         1 36         2 388 692         382         1         4 752         1 112         1 4 752         1 250         71 428         1 250         1 12         1 12 404 490         1 65 032         1 12         1 4 752         1 19         3         3         3         1 19         20         4 18 432         2 29         361 291         2 1191         4         6         6 44 478         1 19 207         1         8         7         1 18 47 276 686         2 578 240         1 60         2 27 239         301 001         45         9         4 72 24 27 239         301 001         4 5         4 72 27 239<!--</td--><td>CULTURIES         (Agres)         \$</td></td></td<></td></td> | Pommiers         19         20         951 540         19 207         -         19 207         -         19 207         -         19 207         -         19 207         -         -         19 207         -         -         -         19 207         -         < | Pommes         353         11 245         17 276 586         2 578 240         160         2 277 239         301 001         45           Pommisrs         19         20         951 540         19 207         -         19 207         -         19 207         -         -         19 207         -         -         19 207         -         -         19 207         -         -         19 207         -         -         -         19 207         -         -         -         19 207         - <t< td=""><td>Poivrons         79         1 287         869 857         191 439         32         136 679         54 760         41           Pommes         333         11 245         17 276 866         2 578 240         160         2 277 239         301 001         45           Pommisers         19         20         951 540         19 207         -         19 207         -           Pommes de terre         85         5 223         4 154 321         427 922         41         798 620         (370 698)         48           Prunes         226         7 298         8 376 151         525 315         66         417 075         108 240         29           Régime d'ensemencement de base in 847         82 736         2 734 108         333 877         646         417 075         108 240         29           Régime d'ensemencement supérieur         401         106 047         7 041 854         639 557         597         674 475         108 240         29           Rubabagas         9073         819 343         153 076 025         7 218 155         2613         7 386 714         (168 559)         29           Tomates         143         71 822         142 453 500         12 115 093         210         198</td><td>Poires         100         1112         1 049 490         165 032         18         34 520         130 512         18           Poivrons         73         1 245         78 688 857         19 439         32         136 573         54 760         41           Pommes         353         11 245         1 7276 586         2 78 240         180         2 277 239         301 001         45           Pommes         45         5 223         4 154 321         427 922         41         798 620         (370 698)         48           Prumes         26         7 233         145 032         34 137         13         54 045         (19 908)         48           Prumes         26         7 28         8 376 151         525 315         66         47 075         108 240         29           Regime densemencement supérieur         4 001         106 047         7 041 854         639 557         57         66         47.075         108 240         29           Soya         1 443         7 18 22         14 485 462         83 020         7         19 582         66         47.075         108 240         29           Soya         1 443         7 18 22         14 485 462         83</td><td>Petis pois         352         16 119         6 346 446         884 304         136         924 213         (99 909)         39           Poirees         100         1 112         1048 490         165 032         18         34 520         105 12         18           Poirrens         79         1 287         869 857         191 439         32         136 679         54 760         41           Pommes         19         20         951 540         19 207         -         -         278 20         301 001         45           Pommiers         19         20         951 540         19 207         -         -         728 20         301 001         45           Pommiers         19         20         951 540         19 207         -         -         728 20         301 001         45           Pommiers         19         20         951 540         19 207         -         -         728 20         370 688)         48           Pulmes         85         5 223         4 143 321         427 922         41         738 220         (370 688)         48           Poir mere         1847         82 736         2734 108         333 877         66</td><td>Péches         73         1 336         2 386 692         382 482         29         361 291         21 191         40           Pelis pois         352         16 119         246 446         884 304         136         924 213         (39 09)         39           Pelis pois         100         1 112         1 049 490         165 032         18         924 213         (39 09)         39           Poir rise         79         1 287         869 857         191 439         32         136 679         54 760         41           Poin miles         79         1 287         869 857         191 439         32         136 679         54 760         41          
Poin miles         19         1285         5 223         4 15 321         427 8240         19 077         -         19 207         -           Poin miles         18         5 223         4 15 321         427 922         41         798 620         (370 688)         48           Prunes         18         5 223         4 15 332         34 137         429         41         798 620         (370 688)         48           Punnes         18         35         223         4 15 322         34 137         437</td></t<> <td>Panials         2         18         14772         3522         1         4752         (116)         50           Petis pois         352         16119         6 346 446         884 304         29         361 291         211         40           Petis pois         352         16119         6 346 446         884 304         136         924 213         (39 909)         39           Poires         100         1112         1 049 490         165 032         18         924 213         (39 909)         39           Poires         79         1 287         89 9857         191 439         32         136 679         54 760         41           Poires         19         20         951 540         19 1499         32         136 679         54 760         41           Poires         19         20         951 540         19 207         -         727 239         301 001         45           Poires         19         20         951 540         19 207         -         728 620         136 69         47 28         41         47 32         41         47 32         41         47 32         41 43         47 927         41         47 922         41         47 927</td> <td>Oignonis espagnols         17         267         482 138         82 678         2         11 250         71 428         12 1250         71 428         12 1250         71 428         12 1250         71 428         12 1250         71 428         12 1250         71 428         12 1250         71 428         12 1250         71 428         12 1250         71 428         12 1250         71 428         12 1250         71 428         12 1250         71 428         12 1250         71 428         12 1250         &lt;</td> <td>Olgnons des sernis         58         1 729         2975/079         306/981         16         144/892         162/989         28           Olgnons epagnols         2         18         14772         3592         1         126/97         128         12         128         128         128         14772         3592         1         126         71 428         12         128         128         14772         3592         1         126         71 428         12         126         71 428         12         128         14752         (1160)         50         40         12         128         14752         1112         50         448         44752         1160)         36         2413         39         36         121         141         140         40         140         140         40         140         40         140         40         140         40         140         40         140         40         140         40         140         <td< td=""><td>Mel         All         23         8897         332.637         41878         3         1957         39.921         13           Olgnons espagnols         17         267         492.138         82.678         12         14.892         16.209         29.709         18         14.892         12.209         19.009</td><td>Mel         23         8 897         332 637         4 878         3         1 957         39 921         13           Olgnons espagnols         17         267         482 138         82 678         2 975 079         306 981         16         144 892         162 089         28           Peireles         73         1 36         2 385 627         482 138         82 678         2         11 250         71 428         12           Peireles         73         1 36         2 388 692         382         1         2         11 250         71 428         12           Peireles         73         1 36         2 388 692         382         1         4 752         1 112         1 4 752         1 250         71 428         1 250         1 12         1 12 404 490         1 65 032         1 12         1 4 752         1 19         3         3         3         1 19         20         4 18 432         2 29         361 291         2 1191         4         6         6 44 478         1 19 207         1         8         7         1 18 47 276 686         2 578 240         1 60         2 27 239         301 001         45         9         4 72 24 27 239         301 001         4 5         4 72 27 239<!--</td--><td>CULTURIES         (Agres)         \$</td></td></td<></td> | Poivrons         79         1 287         869 857         191 439         32         136 679         54 760         41           Pommes         333         11 245         17 276 866         2 578 240         160         2 277 239         301 001         45           Pommisers         19         20         951 540         19 207         -         19 207         -           Pommes de terre         85         5 223         4 154 321         427 922         41         798 620         (370 698)         48           Prunes         226         7 298         8 376 151         525 315         66         417 075         108 240         29           Régime d'ensemencement de base in 847         82 736         2 734 108         333 877         646         417 075         108 240         29           Régime d'ensemencement supérieur         401         106 047         7 041 854         639 557         597         674 475         108 240         29           Rubabagas         9073         819 343         153 076 025         7 218 155         2613         7 386 714         (168 559)         29           Tomates         143         71 822         142 453 500         12 115 093         210         198 | Poires         100         1112         1 049 490         165 032         18         34 520         130 512         18           Poivrons         73         1 245         78 688 857         19 439         32         136 573         54 760         41           Pommes         353         11 245         1 7276 586         2 78 240         180         2 277 239         301 001         45           Pommes         45         5 223         4 154 321         427 922         41         798 620         (370 698)         48           Prumes         26         7 233         145 032         34 137         13         54 045         (19 908)         48           Prumes         26         7 28         8 376 151         525 315         66         47 075         108 240         29           Regime densemencement supérieur         4 001         106 047         7 041 854         639 557         57         66         47.075         108 240         29           Soya         1 443         7 18 22         14 485 462         83 020         7         19 582         66         47.075        
108 240         29           Soya         1 443         7 18 22         14 485 462         83 | Petis pois         352         16 119         6 346 446         884 304         136         924 213         (99 909)         39           Poirees         100         1 112         1048 490         165 032         18         34 520         105 12         18           Poirrens         79         1 287         869 857         191 439         32         136 679         54 760         41           Pommes         19         20         951 540         19 207         -         -         278 20         301 001         45           Pommiers         19         20         951 540         19 207         -         -         728 20         301 001         45           Pommiers         19         20         951 540         19 207         -         -         728 20         301 001         45           Pommiers         19         20         951 540         19 207         -         -         728 20         370 688)         48           Pulmes         85         5 223         4 143 321         427 922         41         738 220         (370 688)         48           Poir mere         1847         82 736         2734 108         333 877         66 | Péches         73         1 336         2 386 692         382 482         29         361 291         21 191         40           Pelis pois         352         16 119         246 446         884 304         136         924 213         (39 09)         39           Pelis pois         100         1 112         1 049 490         165 032         18         924 213         (39 09)         39           Poir rise         79         1 287         869 857         191 439         32         136 679         54 760         41           Poin miles         79         1 287         869 857         191 439         32         136 679         54 760         41           Poin miles         19         1285         5 223         4 15 321         427 8240         19 077         -         19 207         -           Poin miles         18         5 223         4 15 321         427 922         41         798 620         (370 688)         48           Prunes         18         5 223         4 15 332         34 137         429         41         798 620         (370 688)         48           Punnes         18         35         223         4 15 322         34 137         437 | Panials         2         18         14772         3522         1         4752         (116)         50           Petis pois         352         16119         6 346 446         884 304         29         361 291         211         40           Petis pois         352         16119         6 346 446         884 304         136         924 213         (39 909)         39           Poires         100         1112         1 049 490         165 032         18         924 213         (39 909)         39           Poires         79         1 287         89 9857         191 439         32         136 679         54 760         41           Poires         19         20         951 540         19 1499         32         136 679         54 760         41           Poires         19         20         951 540         19 207         -         727 239         301 001         45           Poires         19         20         951 540         19 207         -         728 620         136 69         47 28         41         47 32         41         47 32         41         47 32         41 43         47 927         41         47 922         41         47 927 | Oignonis espagnols         17         267         482 138         82 678         2         11 250         71 428         12 1250         71 428         12 1250         71 428         12 1250         71 428         12 1250         71 428         12 1250         71 428         12 1250         71 428         12 1250         71 428         12 1250         71 428         12 1250         71 428         12 1250         71 428         12 1250         71 428         12 1250         71 428         12 1250         < | Olgnons des sernis         58         1 729         2975/079         306/981         16         144/892         162/989         28           Olgnons epagnols         2         18         14772         3592         1         126/97         128         12         128         128         128         14772         3592         1         126         71 428         12         128         128         14772         3592         1         126         71 428         12         126         71 428         12         128         14752         (1160)         50         40         12         128         14752         1112         50         448         44752         1160)         36         2413         39         36         121         141         140         40         140         140         40         140         40         140         40         140         40         140         40         140         40         140         40         140         40         40         40         40         40         40         40         40         40         40         40         40         40         40         40         40         40         40         40 <td< td=""><td>Mel         All         23         8897         332.637         41878         3         1957         39.921         13           Olgnons espagnols         17         267         492.138         82.678         12         14.892         16.209         29.709         18         14.892         12.209         19.009</td><td>Mel         23         8 897         332 637         4 878         3         1 957         39 921         13           Olgnons espagnols         17         267         482 138         82 678         2 975 079         306 981         16         144 892         162 089         28           Peireles         73         1 36         2 385 627         482 138         82 678         2         11 250         71 428         12           Peireles         73         1 36         2 388 692         382         1         2         11 250         71 428         12           Peireles         73         1 36         2 388 692         382         1         4 752         1 112         1 4 752         1 250         71 428         1 250         1 12         1 12 404 490         1 65 032         1 12         1 4 752         1 19         3         3         3         1 19         20         4 18 432         2 29         361 291         2 1191         4         6         6 44 478         1 19 207         1         8         7         1 18 47 276 686         2 578 240         1 60         2 27 239         301 001         45         9         4 72 24 27 239         301 001         4 5         4 72 27 239<!--</td--><td>CULTURIES         (Agres)         \$</td></td></td<> | Mel         All         23         8897         332.637         41878         3         1957         39.921         13           Olgnons espagnols         17         267         492.138         82.678         12         14.892         16.209         29.709         18         14.892         12.209         19.009         19.009         19.009         19.009         19.009         19.009         19.009         19.009        
19.009         19.009 | Mel         23         8 897         332 637         4 878         3         1 957         39 921         13           Olgnons espagnols         17         267         482 138         82 678         2 975 079         306 981         16         144 892         162 089         28           Peireles         73         1 36         2 385 627         482 138         82 678         2         11 250         71 428         12           Peireles         73         1 36         2 388 692         382         1         2         11 250         71 428         12           Peireles         73         1 36         2 388 692         382         1         4 752         1 112         1 4 752         1 250         71 428         1 250         1 12         1 12 404 490         1 65 032         1 12         1 4 752         1 19         3         3         3         1 19         20         4 18 432         2 29         361 291         2 1191         4         6         6 44 478         1 19 207         1         8         7         1 18 47 276 686         2 578 240         1 60         2 27 239         301 001         45         9         4 72 24 27 239         301 001         4 5         4 72 27 239 </td <td>CULTURIES         (Agres)         \$</td> | CULTURIES         (Agres)         \$ |

### D'INDEMNISATION PRÉSENTÉES DANS LE CADRE DU PROGRAMME D'ASSURANCE-RÉCOLTE CANADA-ONTARIO TABLEAU, PAR CULTURE, DES RISQUES PRIS EN CHARGE ET DES DEMANDES (au 31 mars 1990)

	Risques	Superfice	Montant	Total	Nombre de demandes	Indemnités	Pertes ou	Pert	Se
CULTURES	Pris en charge	Assurée (Acres)	D'Assurance \$	Des primes \$	D' indemnisation	Versées	Profits \$	Risques Prime %	Primes %
Arachides	o o	165	69 785	4 183	ယ	8 058	(3 875)	50	193
Asperges	=======================================	140	82 465	4 219	ω	2 945	1 274	27	70
Betteraves	2	51	31 890	1 224			1 224	0	0
Blé d'hiver	6 966	340 922	53 117 794	2 716 929	1 852	2 655 357	61 572	27	98
Blé roux de printemps	169	8 987	1 028 723	125 858	52	75 400	50 458	చ	60
Brocoli	7	240	150 100	41 341	4	25 139	16 202	57	<u>ත</u> :
Bulbes d'oignons	2	28	27 889	4 480	_	2 367	2 113	50	55
Canola	217	15 468	1 639 318	236 497	82	196 993	39 504	ယ္ထ	83
Carottes	50	1 359	1 904 071	257 236	14	109 862	147 374	28	43
Céleri	ഗ	86	136 260	22 777	ω	20 766	2011	60	91
Céréales de printemps	5 639	245 965	18 829 858	2 369 754	1 595	1 680 622	689 132	28	71
Cerises aigres		968	860 074	174 597	œ	17 430	157 167	15	10
Cerises douces	26	102	83 610	22 345	12	29 560	(7 215)	50	132
Choux	22	613	427 225	42 922	6	14 141	28 781	27	జ
Chou-fleur	30	481	472 361	123 429	15	142 426	(18 997)	50	115
Citrouilles et courges	19	429	130 595	6 920	6	8 020	(1 100)	32	116
Concombres	94	1 086	729 750	65 287	22	50 070	15 217	23	77
Concombres de serre	15	8 753	1 856 828	33 461	f	ŧ	33 461		r
Fèves blanches	1 793	83 781	17 592 013	2 747 068	483	968 886	1 778 182	27	ၾ
Fourrage	6 970	939 615	56 003 689	4 614 489	1 687	1 906 131	2 708 358	24	41
Fraises	32	292	466 787	104 740	œ	30 794	73 946	25	29
Haricots colorés	244	12 486	2 372 675	363 705	69	186 488	177 217	28	51
Haricots de Lima	20	1 007	394 260	76 494	10	55 881	20 613	50	73
Haricots verts et jaunes	is 74	4 212	1 682 953	320 150	45	340 222	(20 072)	61	106
Laitue	O	114	100 170	18 606	ω	33 450	(14 844)	50	180
Maïs	10 166	892 461	192 135 792	8 461 272	2 327	8 873 709	(412 437)	23	105
Maïs à éclater	29	1 167	244 114	46 348	10	28 502	17 846	34	61
Maïs de semence	556	36 910	17 694 673	966 201	76	562 454	403 747	14	58
Maïs sucré	339	24 374	7 165 820	703 692	92	599 291	104 401	27	83
Maïs sucré (trais)	36	841	336 636	58 715	10	24 804	33 911	28	42

Risques Pris En Charge: 72/73: 8 246 7

73/74: 13 208

74/75: 18 555

75/76: 22 740

76/77: 23 535

77/78: 26 712

78/79: 28 159

79/80: 28 659

# ÉVOLUTION DU PROGRAMME D'ASSURANCE - RÉCOLTE CANADA - ONTARIO (au 31 mars 1990)

	Régimes ayant pris fin	Tournesol	fomates (fraîches)	Tomates de serre	Tomates	abac noir	abac jaune	Soya	Rutabagas	Régime d'ensemencement de base	Régime d'ensemencement supérieur	Raisins	Prunes	Pommiers	ommes de terre	ommes	oivrons	Poires	Petrs pois	Pêches	Panais	Oignons espagnols	Dignons de semis	Cultures	
28 062		1	•		986	52	2 842	2 517	1		2 260	193	43			341	34	105	447	54	1	,	24	80/81	
28 599		1	9		956	40	2 762	2 830	19		2 059	194	42		34	338	61	104	428	46		9	48	81/82	
28 599 29 304	,	,	28	,	951	26	2 444	3 821	13	,	2 074	218	39		41	327	68	103	451	63	10	9	51	82/83	
30 694	,	1	59	,	863	45	2 486	4 294	10		2 369	235	41	24	51	327	98	106	406	78	6	00	47	83/84	
32 197 31 991 31 590	4	1	51	,	815	103	2 179	5 366	7		2 310	240	37	. 15	53	323	87	110	401	82	ω	16	53	Risques pris en charge 4 84/85 85/86 86	
31 991		,	59	,	648	88	2 017	5 486	7	,	2 326	241	37	15	54	320	71	104	427	81	ω	18	48	85/86	
31 590			49		583	87	1 664	5 207	29	,	2 454	235	32	17	39	332	103	99	338	79	2	21	52	86/87	
33 085	1	22	67		588	108	1 551	5 908	32	1	2 925	248	33	19	65	339	130	103	343	75	_	18	58	87/88	
37 590	,	15	53	,	537	98	1 397	7 459	18		3 535	254	<u>ω</u>	18	66	338	80	106	410	73	_	15	59	88/89	
52 068		23	500	32	469	87	1 443	9 073	19	184/	4 001	226	30	19	85	353	79	100	352	73	12	17	58	89/90	
466 605 900	516 095	5/ 369	//4 254	124 630	25 345 2/9	784 555	137 208 390	46 311 632	592 695	333 8//	4 333 267	/ 15/ 221	349 198	179 874	2 309 752	19 133 634	1 274 187	1 329 488	8 176 256	3 512 862	38 433	455 066	1 770 987	49	Total Des primes Subventionees
433 154 677	1 221 319		835 880		21 8/4 2/6			37 381 235			4 492 040	5 443 04/	385 030	/3 /25	3 312 363	1/ 302 142	1 048 139	934 762	10 098 541	38131/3	63 364	3/0 181	1 807 150	69	Total des demandes D'indemnisation
33 451 223	(/05/224)	(705 004)	(61 626)	124 630	3 4/1 003	35/0/9	(18/615/)	765.056.8	(132 416)	(223 /33)	(158 / /3)	1/141/4	(35 832)	106 149	(1 002 611)	1 831 492	226 048	394 /26	(1 922 285)	(300 311)	(24 931)	84 883	(36 163)	€9	Profits au Pertes
92,83	230,00	20,01	107,96	30,70	86,31	54,49	101,37	27,08	122,34	107,01	167.04	20,00	76.25	40,99	143,41	90,43	82,26	70.31	123,51	108,55	104,87	01,33	102.04	%	Coeff. de Perte

## ÉVOLUTION DU PROGRAMME D'ASSURANCE-RÉCOLTE CANADA-ONTARIO (au 31 mars 1990)

Bulbes d'oignons         13         16         14         11         11         7         12           Burley         169         166         223         267         236         -         -         -         138         249         358           Canolla         - <td< th=""><th></th><th>Cultures  Arachides Asperges Betteraves Blé d'hiver Blé roux de printemps Brocoli</th><th>80/81 - 10 2 922</th><th><b>81/82</b></th><th><b>82/83</b> 3 073</th><th>83/84 15 - 4 4 301</th><th>Risques pris en charge  34 84/85 85/86 86/87  15 9 2 2  15 9 2 2  16 2 5 14  2 3 3 3  31 4 450 4 223 4 988 </th><th>s en chai 85/86 2 2 5 5 3 4 223</th><th>gge 86/87 2 14 3 4 988</th><th>87/88 17 10 3 3 630 13</th><th>88/89 21 10 10 3 6 380 199 9</th><th></th><th>89/90 6 11 2 6 966 169 7</th><th>Sul</th><th></th><th>Total  Des primes  Subventionees  118 506 26 232 111 968 21 961 363 272 563 199 929</th></td<>		Cultures  Arachides Asperges Betteraves Blé d'hiver Blé roux de printemps Brocoli	80/81 - 10 2 922	<b>81/82</b>	<b>82/83</b> 3 073	83/84 15 - 4 4 301	Risques pris en charge  34 84/85 85/86 86/87  15 9 2 2  15 9 2 2  16 2 5 14  2 3 3 3  31 4 450 4 223 4 988	s en chai 85/86 2 2 5 5 3 4 223	gge 86/87 2 14 3 4 988	87/88 17 10 3 3 630 13	88/89 21 10 10 3 6 380 199 9		89/90 6 11 2 6 966 169 7	Sul		Total  Des primes  Subventionees  118 506 26 232 111 968 21 961 363 272 563 199 929
169 166 223 267 236  138  138  138  138  138  138  85 82 83 85 82 82  87 7 7 13 15  9es	Blé roux de prir Brocoli Bulbes d'oignor	itemps is	13	16	<del>+</del> , ,	± <sub>6</sub> ,	7	10 7		12 # .		ಪ ಪ ,	13 9 13 5	13 9 13 5	- 199 169 272.563 13 9 7 199.929 13 5 2 170.329	- 199 169 272 563 185 610 13 9 7 199 929 251 448 13 5 2 170 329 222 551
de printemps	Burley	q	169	166	223	267	236	249	ω m .	00 1	. · · · · · · · · · · · · · · · · · · ·	91 157	91 -	91 157 208 217	91 636 329 157 208 217 1 361 735	91 - 636 329 677 761
de printemps     4 526     4 263     4 607     4 377     4 143     4 300       tigres     83     85     83     82     84     77       bouces     57     56     58     52     52     46       1     18     22     22     14       1     12     25     34     31     29       set courges     -     69     91     98     98     93       set courges     -     69     91     1618     1100     1257     1433       pres     -     1293     1561     1618     1100     1257     1433       pres     1493     1525     1317     1361     1155     1196       colories     294     395     198     102     169     183       de Lima     30     31     33     26     25     23 <td>00</td> <td>arottes éleri</td> <td>, ,</td> <td>. 23</td> <td>29</td> <td>27 7</td> <td>34</td> <td>25</td> <td>္ကယ္ဆ</td> <td>0 4</td> <td></td> <td></td> <td>48</td> <td>48 50 50</td> <td>48 50 50 1224 685 4 4 5 75 363</td> <td>48 50 50 1224 685 1943 291 4 4 5 75 363 97 205</td>	00	arottes éleri	, ,	. 23	29	27 7	34	25	္ကယ္ဆ	0 4			48	48 50 50	48 50 50 1224 685 4 4 5 75 363	48 50 50 1224 685 1943 291 4 4 5 75 363 97 205
igres 83 85 83 82 84 77 bouces 57 56 58 52 52 46 - 14 18 22 22 14  Ir - 12 25 34 31 29 set courges - 7 7 7 13 15 9 yres anches 1 293 1 561 1 618 1 100 1 257 1 433 ares de Serre 1 293 1 561 1 618 1 100 1 257 1 433 ares de Serre 2 294 395 1 317 1 361 1 155 1 196 colorés 294 395 198 102 169 183 de Lima 30 31 33 26 25 23 verts et jaunes 89 86 84 82 67 62 semence 327 427 431 349 542 593 ré (trais) - 11 16 38 28 28	_	Céréales de printemps	4 526	4 263	4 607	4 377	4 143	4 330	4 16			4 685	4 685 4 223	4 685 4 223 5 639	4 685 4 223 5 639 24 240 361	4 685 4 223 5 639 24 240 361 21 431 949
bouces 57 56 58 52 52 46 71 14 18 22 22 14 18 22 22 14 18 22 25 14 18 22 22 14 18 22 25 14 18 22 25 14 18 22 25 14 18 22 25 14 18 22 25 14 18 18 22 22 14 18 18 18 18 18 18 18 18 18 18 18 18 18	_	Cerises aigres	83	85	83	82	84	77	71	0)		71	71 60	71 60 54	71 60 .54 1 895 021	71 60 .54 1 895 021 1 780 494
re (frais)  12 25 34 31 29  12 25 34 31 29  13 15 9  15 1 100 1257 1433  15 1 9  15 1 100 1257 1433  16 1 12 14 36 42  16 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		Cerises douces	57	56 14	58	\ \ \ \ \ \ \ \	% <i>5</i> 5	46 14	4.4	J W	20 34	2 C	2 C	34 29 26 20 17 22	34 29 26 539 721 20 17 22 146 060	34 29 26 539721 642.858 20 17 22 146.060 144.647
nulles et courges     7     7     13     15     9       combres     69     91     98     93       combres de Serre     1293     1561     1618     1100     1257     1433       sas     1609     1525     1317     1361     1155     1196       sas     4     12     24     36     42       cots colorés     294     395     198     102     169     183       cots de Lima     30     31     33     26     25     23       cots verts et jaunes     89     86     84     82     67     62       sa éclater     6290     6409     6181     6288     684     6852       s à éclater     427     431     349     542     593       s ucré (frais)     452     446     428     447     436     383       s ucré (frais)     -     11     16     38     28     28		Chou-fleur		12	25	34	31	29	24	4		36	36 27	36 27 30	36 27 30 501 918	36 27 30 501 918 583 815
Combres de Serre  1 293 1 561 1 618 1 100 1 257 1 433 se blanches  1 293 1 561 1 618 1 100 1 257 1 433 se blanches  1 609 1 525 1 317 1 361 1 155 1 196 ses  2 94 395 198 102 169 183 cots de Lima  30 31 33 26 25 23 cots verts et jaunes  2 94 88 84 82 67 62 7 4 4 8 4 3 7 7 8 8 8 6 8 8 4 8 8 6 8 8 6 8 8 6 8 8 8 8		Citrouilles et courges		3 ~	2 7	8 3	3 15	9 9	10				12 23	12 23 19	12 23 19 51 406	12 23 19 51 406 43 124
ss blanches 1 293 1 561 1 618 1 100 1 257 1 433 1 7 1 7 1 361 1 155 1 196		Concombres de Serre		, (	, (	, (	1 (	, (	, 6			, 6	, (	15	- 15 33 461	- 15 33 461
Secretary (Frais) 1997 1997 1997 1997 1997 1997 1997 199		Fèves blanches	1 293 1 600	1 561	1 618	1 100	1 257	1 433	1 550		2 008	2 008 1 490	1 490	1 490 1 793	1490 1793 23 386 164	1 490 1 793 23 386 164 25 113 877
cots colorés     294     395     198     102     169     183       cots de Lima     30     31     33     26     25     23       cots verts et jaunes     89     86     84     82     67     62       cots verts et jaunes     89     86     84     82     67     62       cots verts et jaunes     6290     6409     6181     6288     684     85       s à éclater     44     48     4     5     15       s à éclater     47     431     349     542     593       s de semence     327     427     431     349     542     593       s sucré     452     446     428     447     436     383       s sucré (frais)     -     11     16     38     28     28		Fraises	,	4	12	24	36	42	38		40		36	36 32	36 32 548 640	36 32 548 640 564 280
Coots verts et jaunes 89 86 84 82 67 62 62 62 62 62 62 62 62 62 62 62 62 62		Haricots colorés	294	395	198 33	202	169		217		233		171 23	171 244	171 244 3 819 042 23 20 804 675	171 244 3 819 042 3 675 342
July 4 4 3 7  \$ 1		Haricots verts et jaunes	89	86	84	82	67		59			80	80	80 63 74	80 63 74 2 362 827	80 63 74 2 362 827 2 458 098
s à éclater		Laitue	6 500	6 400	6 191	6 288	ρ Ω Ω Ω		0 0 0 0 0			n 0 0 0 0 0	8 8 8	8 8 8	8 8 6 97 433	8 8 6 97 433 107 760 6 6 6 7 307 10 166 88 313 434 70 613 710
s de semence 327 427 431 349 542 593 sucré (frais) - 11 16 38 28 28		Maïs à éclater		44	00 -	4	5		9		10		13	13 29	13 29 212 624	13 29 212 624 318 305
s sucré (frais) - 11 16 38 28		Maïs de semence Maïs sucré	327 452	427 446	431 428	349 447	542 436	383 383	487 333		30,20	402 411 325 354		411 556 354 339	411 556 9 321 845 354 339 7 188 572	411 556 9 321 845 8 610 084 354 339 7 188 572 7 523 267
		Maïs sucré (frais) Miel		, =	16	. 38	. 28	. 28	. 28		. 36		y 35 S	35 36 37	35 36 315 397 26 23 78 506	35 36 315 397 341 044 26 23 78 596 24 365

### ÉTAT DES FRAIS D'ADMUISTRATION pour l'exercice clos le 31 mars 1990

4 635 857	678 498 9
£69 89	Achat de matériel et de mobilier331 202
13 174	Fournitures et services divers
17246	Frais et honoraires de la commission d'arbitrage 14 198
9 5 7 4 9	Services professionnels 88 651
38 236	Indem. des membres de la Commission et frais divers 56 349
24 154	Réunions et formation profesionnelle 84 136
37 288	Frais et honoraires de déplacement 58 179
28 085	Publicité51 282
149 88	Frais de voiture53 830
40 650	Frais de téléphone et d'affranchissement 47 742
947 46	Impression et fournitures de bureau 178 092
437 224	Traitment des données
006 146	Frais et honoraires - experts
1 369 089	Commissions et honoraires - agents 2 176 565
1417 559	Salaries
\$	\$
6861	0661

### 2. SUBVENTIONS AU TITRE DES PRIMES CANADA-ONTARIO (Suite)

le gouvernement du Canada a réduit ses subventions au titre des primes de 10 millions de dollars, qui ont été payés par le gouvernement provincial

### 3. FRAIS D'ADMINISTRATION

Les traitements, les avantages sociaux et les autres frais d'administration de la Commission sont pris en charge par le ministère de l'Agriculture et de l'Alimentation et figurent dans l'État des recettes et des dépenses.

### 4. RÉMUNÉRATION DES MEMBRES

La rémunération des membres de la Commission, pour l'exercice 1990 totalise 36 739 \$.

### LA COMMISSION ONTARIENNE DE L'ASSURANCE-RECOLTE NOTES AFFÉRENTES AUX ÉTATS FINANCIERS

le 31 mars 1990

### 1. PRINCIPALES CONVENTIONS COMPTABLES

### a) Traitement comptable

Les états financiers de la Commission sont préparés selon la méthode de la comptabilité d'exercice, sauf en ce qui concerne les frais d'administration qui sont comptabilisés selon la méthode de la comptabilité de caisse modifiée de façon à accorder 30 jours supplémentaires pour le paiement des biens et des services se rapportant à l'exercice écoulé.

### b) Provisions pour indemnités impayées

A la fin de chaque exercice, la Commission évalue le montant des demandes d'indemnités encore à régler. Par la suite, toute différence entre cette estimation et le montant des indemnités effectivement versées est inscrite dans l'État de l'excédent, et non dans l'État des recettes et des dépenses; en effet, la Commission estime que ce montant ne doit pas figurer dans les résultats de fonctionnement de l'exercice en cours.

### c) Primes perçues d'avance

Il s'agit des primes perçues d'avance pour l'assurance de diverses récoltes lorsque la date limite de demande d'assurance est après le 31 mars 1990. La Commission autorise les assurés à annuler leur contrat avant cette date limite et leur rembourse alors le montant de la prime.

### d) Primes comptabilisées d'avance

Il s'agit des primes perçues au titre de l'assurance des récoltes de blé d'hiver et de fruits. Ces produits étant récolté après le 31 mars 1990, les indemnités afférentes sont versées après la clôture de l'exercice. Toutefois, les demandes d'assurance doivent être présentées avant la clôture des comptes et, par conséquent, les contrats ne peuvent être annulés et la comptes et, par conséquent, les contrats ne peuvent être annulés et la Commission ne rembourse aucune prime.

### 2. SUBVENTIONS AU TITRE DES PRIMES CANADA-ONTARIO

Le 30 mars 1990, le gouvernement provincial a signé une entente avec le gouvernement fédéral en vertu de laquelle le gouvernement provincial doit partager les coûts du Programme Canadien d'aide aux agriculteurs victimes de la sécheresse. Dans le cadre de ce programme, le gouvernement provincial devra contribuer pendant deux ans un montant équivalant a provincial devra contribuer pendant deux ans un montant équivalant a 25 pour 100 des paiements versés aux agriculteurs de l'Ontario.

En vertu de cette entente, le gouvernement du Canada peut déduire la part des coûts payés par le gouvernement provincial des subventions au titre des primes payables à la Commission. Par conséquent, pour le présent exercice,

### POUT l'exercice clos le 31 mars 1990 pour l'exercice clos le 31 mars 1990

727 04	<u>—————————————————————————————————————</u>	Solde à la fin de l'exercice
(666 01)	24 221	(Déficit) Excédent des recettes sur les dépenses.
(212)	(6 <del>1)</del> 878 04	Redressement de la provision pour indemnités de l'exercice précédentde
826 19	727 Ob	Solde au début de l'exercice
1989 (en milliers) de dollars	1990 (en milliers) de dollars	

Voir les notes afférentes aux états financiers.

### ÉTAT DES RECETTES ET DES DÉPENSES

pour l'exercice clos le 31 mars 1990

(666 01)	(Déficit) Excédent des recettes sur les dépenses24 551
762 09	997 84
199 29	Nation (E etan) noistration (26 958 9
	DEPENSES
49 298	918 89
989 7	(note 3)
887 9	Intérêts créditeursFrais d'administration assumés par la province
471 8E	23 058
-	Subventions du gouvernement de l'Ontario (note 2)
780 61	Subventions du gouvernement du Canada au titre de primes (note 2)16 514
780 61	Primes d'assurance-récolte : Primes versées par des particuliers assurés 26 514
SIPIION AN	BECETTES  THE COURTS  THE COUR
(en milliers) de dollars	(en milliers) de dollars
(230)[lim (19)	1990 (2) (2) (2) (3) (3) (4) (4) (4) (4) (4) (4) (4) (4) (4) (4
0001	000

Voir les notes afférentes aux états financiers.

### RAPPORT DU VÉRIFICATEUR

J'ai vérifié le bilan de la Commission de l'assurance-récolte de l'Ontario au 31 mars 1990 et l'État des recettes et des dépenses ainsi que l'excédent pour l'exercice terminé à cette date. Ma vérification a été effectuée conformément aux normes de vérification généralement reconnues, et a comporté par conséquent les sondages et autres procédés que j'ai jugés nécessaires dans les circonstances.

A mon avis, ces états financiers présentent fidèlement la situation financière de la Commission au 31 mars 1990 ainsi que les résultats de son fonctionnement pour l'exercice écoulé, selon les principes comptables énoncés dans la note 1 afférente aux états financiers, appliqués de la même manière qu'au cours de l'exercice précédent.

as and

Toronto (Ontario), le 3 juillet 1990

D.F. Archer, F.C.A. Vérificateur provincial

### BILAN AU 31 MARS 1990

### **ACTIF**

	Voir les notes afférentes aux états financiers.				
Z69 9t	027 12				
40 727	Excédent 65 229				
298 9	6 241				
9† † 9† † 950 9† †	Provision pour indemnités impayées. 1 278 Primes perçues d'avance. 4 502 Primes comptabilisées d'avance. 4 502 Avances du ministère de l'Agriculture et de l'Alimentation. 15				
PASSIF ET EXCÉDENT					
769 97	02+ 12				
969	Subventions au titre de primes et autres sommes à recevoir.				
∠68 <b>9</b> †	Encaisse et placements à court terme				
1989 (en milliers) de dollars)	1990 (en milliers) de dollars)				

Ly King

Member

Pour la Commission:

Chairman

### :TAQNAM

Application du Programme d'assurance-récolte Canada-Ontario; Gestion des régimes d'assurance-récolte établis en vertu des règlements (notamment vente d'assurance, règlement des demandes d'indemnisation et compatabilité); Réalisation d'enquêtes et de projets de recherche portant sur l'assurance-récolte afin d'obtenir des statistiques pour les besoins de la Commission.

### **L'EXERCICE EN BREF**

Le Programme d'assurance-récolte Canada-Ontario a connu une année remarquable en 1989 car plus de 52 000 contrats d'assurance ont été vendus. La particiption générale s'est accrue de 48 pour 100 par rapport à l'année précédente, les augmentations étant enregistrées surtout pour les plans couvrant le fourrage, le mais et le soya. Le climat printanier anormalement pluvieux dans le comté d'Essex et la région de Haldimand-Norfolk a entraîné une hausse du nombre de demandes d'indemnité pour les terres réesemencées et non ensemencées. En raison de l'été sec qui a prévalu dans le reste de la province, la Commission de l'assurance-récolte de l'Ontario a payé 36.8 millions de la province, dollars en indemnités dans le cadre du programme. Comme le total des primes s'élevait à 53 millions de dollars, la Commission a réalisé un bénéfice technique de 16.2 millions de dollars.

### LE FINANCEMENT FÉDÉRAL-PROVINCIAL

Les gouvernements du Canada et de l'Ontario fournissent l'aide financière suivante dans le cadre du programme d'assurance-récolte:

Le gouvernement du Canada couvre 50 pour 100 du total des primes prévues dans le cadre du Programme d'assurance-récolte Canada-Ontario. En 1989-1990, la contribution du gouvernement fédéral à ce programme a été réduite de 10 millions de dollars et s'est élevée à 16.5 millions de dollars pour compenser le montant versé par le gouvernement de l'Ontario dans le cadre du Programme d'aide aux agriculteurs victimes de la sécheresse.

Le gouvernement de l'Ontario couvre les coûts d'administration du programme qui, en 1989-1990, se sont élevés à <u>6 857 829</u>.

À compter de l'année-récolte 1990, les gouvernements du Canada et de l'Ontario couvriront chacun 25 pour 100 des primes totales et 50 pour 100 des coûtes d'administration.

### Vingt-quatrième rapport annuel

### de la Commission ontarienne de l'assurance-récolte

pour l'exercice clos le 31 mars 1990

### MEMBRES DE LA COMMISSION

(au 31 mars 1990)

GORDON HILL, président

KEITH PINDER, vice-président

ROBERT LEDUC

GERALD FREURE

YOH TA9

**DAVE RAMER** 

RALPH BEAMER

DIRECTION

KEITH PINDER directeur général

WM.K. REGAN adjoint au directeur général

DANIELA SCERNI Secrétaire

Toronto (Ontario) Le 9 juillet 1990 L'honorable David Ramsay Ministère de l'Agriculture et de L'Alimentation Gouvernement de l'Ontario

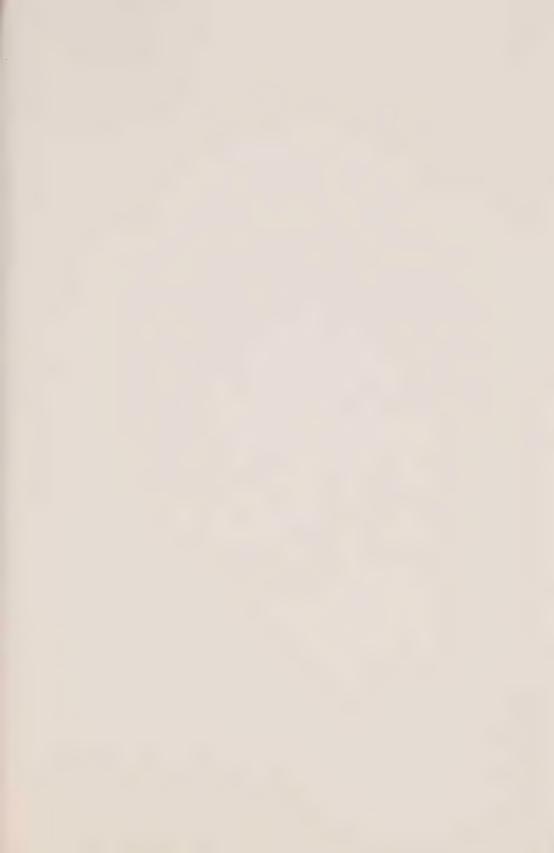
Monsieur le Ministre,

J'ai l'honneur de vous présenter le rapport annuel de la Commission de l'assurance-récolte de l'Ontario pour l'exercice allant du l<sup>er</sup> avril 1989 au 31 mars 1990. Ce rapport comprend les états financiers de ladite Commission et le rapport du vérificateur provincial.

Veuillez agréer, Monsieur le Ministre, l'assurance de ma plus haute considération.

Le vice-président de la Commission de l'assurance -récolte de l'Ontario

K. Pinder



### Programme d'assurance-récolte CANADA-ONTARIO

L'ASSURANCE-RÉCOLTE DE LA COMMISSION ONTARIENNE DE VINGT-QUATRIEME RAPPORT ANNUEL

l'exercice clos le 31 mars 1990 unod

et de l'Alimentation de l'Ontario 







### CANADA-ONTARIO CARRON Crop Insurance

AF -A 56

TWENTY FIFTH ANNUAL REPORT

THE CROP INSURANCE COMMISSION OF ONTARIO

For Fiscal Year Ended March 31, 1991









Toronto, Ontario August 12, 1991

To the Honourable Elmer Buchanan, Minister Ministry of Agriculture and Food Province of Ontario

Sir:

I have the honour to submit herewith the annual report of the Crop Insurance Commission of Ontario for the period April 1, 1990 to March 31, 1991 including financial statements for the Ontario Crop Insurance Fund and the report of the Provincial Auditor.

Respectfully Submitted,

William Jongejan, Chairman

The Crop Insurance Commission of Ontario

### TWENTY-FIFTH ANNUAL REPORT

OF

### THE CROP INSURANCE COMMISSION OF ONTARIO FOR FISCAL YEAR ENDED MARCH 31, 1991

COMMISSION MEMBERS
(As at March 31, 1991)

WILLIAM JONGEJAN - Chairman

ROBERT LEDUC - Member

GERALD FREURE - Member

PAT HOY - Member

DAVE RAMER - Member

MARY SHABATURA - Member

GLADYS HELIN - Member

DONALD C. WILKINSON - Member

RUSSELL J. SMITH - Member

### **OFFICERS**

HENRY EDIGER General Manager

GREG BROWN Assistant General Manager Program Operations

TOM CROZIER
Assistant General Manager
Research and Development

LAURA JAMIESON
Assistant General Manager
Finance and Administration

HABIB KHAN
Assistant General Manager
Information Technology

MATT TULLOCH Secretary

### RESPONSIBILITIES

- Administration of the Canada-Ontario Crop Insurance Program
- Administration of the Crop Insurance plans, established by regulations, including the functions of selling underwriting, claims adjustment and accounting.
- Conducting surveys and research programs relating to Crop Insurance to obtain statistics for Commission purposes.

### THE YEAR IN REVIEW

Favourable weather conditions prevailed in Ontario for most of 1990 growing season as 37 of the 52 crops insured showed a positive underwriting balance. The most severe weather occurred in late August in Middlesex and Elgin Counties as a tornado accompanied by hail and excessive rainfall, inflicted severe damage to growing crops in these areas. In general, fall weather allowed Ontario growers to harvest their crops under good conditions.

The Crop Insurance Commission paid \$22.3 million in indemnities compared to total Premium Income of \$52.4 million.

### FEDERAL - PROVINCIAL FINANCING

Under the proposed 1990-1991 Canada-Ontario Insurance agreement, the Governments of Canada and Ontario will provide the following financial support to the Crop Insurance program:

- 50% of the total premium required in the Canada-Ontario Insurance Program to be shared equally by the Government of Canada and Ontario.
- Administrative costs incurred by Crop Insurance Commission to be shared equally by the Governments of Canada and Ontario.

To The Crop Insurance Commission of Ontario and to the Minister of Agriculture and Food.

I have audited the balance sheet of The Crop Insurance Commission of Ontario as at March 31. 1991 and the statement of revenue and expenditure and surplus for the year then ended. These financial statements are the responsibility of the Commission's management. My responsibility is to express an opinion on these financial statements based on my audit.

I conducted my audit in accordance with generally accepted auditing standards. Those standards require that I plan and perform an audit to obtain reasonable assurance whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation.

In my opinion, these financial statements present fairly, in all material respects, the financial position of the Commission as at March 31, 1991 and the results of its operations for the year then ended in accordance with the accounting policies described in note 1 to the financial statements.

Toronto, Ontario, July 18, 1991. J.F. Otterman, F.C.A., Assistant Provincial Auditor

### Balance Sheet as at March 31, 1991

	Assets	1991 (\$000's)	1990 (\$000's)
Cash and short term investments		112,386	70,543
Accounts and premium subsidy receivable		1,269	927
		113,655	71,470
T 1 1 114			
Liabilit	ies and Sur	pius	
Provision for payment of unsettled indemnities		1,285	1,278
Premiums collected in advance		1,966	446
Unearned premiums		2,934	4,502
Advances from the Ministry of Agriculture and I	Food	58	15
		6,243	6,241
Surplus		107.412	65.229
		113,655	71,470

See accompanying notes to financial statements.

On behalf of the Commission:

### Statement of Revenue and Expenditure for the year ended March 31, 1991

	1991 (\$000's)	1990 (\$000's)
Revenue		
Crop Insurance Premiums:		
Premiums from insured producers	26,224	26,514
Premium subsidies from the Government of Canada (note 2)	-	16,514
Premium subsidies from the Province (note 2)	26,224	10.000
	52,448	53,028
Interest income	12,443	8,430
Administrative expenses paid by Province (notes 2 and 3)	7,626	6,858
	72.517	68,316
Expenditure		
Indemnities	22,259	36,907
Administrative expenses (note 3)	7,626	6,858
	29,885	43,765
Excess of revenue over expenditure	42,632	24,551

See accompanying notes to financial statements.

### THE CROP INSURANCE COMMISSION OF ONTARIO

# Statement of Surplus for the year ended March 31, 1991

	1991 (\$000's)	1990 (\$000's)
Balance, beginning of year	65,229	40,727
Adjustment to prior year's indemnity provision	(449)	(49)
	64,780	40,678
Excess of revenue over expenditure	42,632	24,551
Balance, end of year	107,412	65,229

See accompanying notes to financial statements.

### THE CROP INSURANCE COMMISSION OF ONTARIO

### Notes to Financial Statements March 31, 1991

### 1. SIGNIFICANT ACCOUNTING POLICIES

### (a) Basis of accounting

The Commission's financial statements have been prepared by management using the accrual basis of accounting except for administrative expenses which are recorded on the cash basis, modified to allow an additional thirty days to pay for goods and services pertaining to the fiscal year just ended.

### (b) Provisions for payment of unsettled indemnities

At the end of a fiscal year, the Commission estimates outstanding indemnities. In the subsequent year, any difference between the estimated and the actual indemnities is reflected in the statement of surplus and not in the statement of revenue and expenditure as the Commission feels the difference should not be reflected in the current year's operating results.

### (c) Premiums collected in advance

Premiums collected in advance represent premiums received for the insurance of various crops where the deadline for applying for insurance coverage occurs after March 31, 1991. This insurance may be cancelled by the insured prior to the deadline date and premiums refunded.

### (d) Unearned premiums

Unearned premiums represent premiums received for winter wheat and fruit crops. The harvesting of these crops and the payment of indemnities occurs subsequent to March 31, 1991. However, the deadline date for applying for insurance coverage occurs prior to year end, and accordingly, the insurance cannot be cancelled and no premiums will be refunded.

### 2. CANADA-ONTARIO CROP INSURANCE AGREEMENT

The Canada-Ontario Crop Insurance Agreement was terminated on April 1, 1990. Under a proposed agreement which has not yet been finalized, the Province and the Federal Government would share equally the costs of premium subsidies and administrative expenses, retroactive to April 1, 1990.

### 3. ADMINISTRATIVE EXPENSES

Salaries, benefits and other administrative expenses of the Commission are absorbed by the Ministry of Agricultura and Food and are included in the statement of revenue and expenditure. Administrative expenses includes \$469,036 in set up costs for the new Gross Revenue Insurance Plan, of which 50 per cent has been reimbursed to the Province by the Federal Government.

### 4. REMUNERATION OF APPOINTEES

Total remuneration of the members of the Commission was \$59,555 during the 1991 fiscal year (1990 - \$36,739).

### THE CROP INSURANCE COMMISSION OF ONTARIO

# SCHEDULE OF ADMINISTRATIVE EXPENSES for the year ended March 31, 1991

	1991	1990
	\$	\$
Salaries	2,216,916	1,620,509
Commissions & fees – agents	1,765,141	2,176,565
Fees & expenses – adjusters	1,370,284	1,070,701
Data processing	1,502,143	986,493
Printing & stationery	205,847	178,092
Telephone & postage	48,960	47,742
Automobile expenses	38,011	53,830
Advertising & publicity	67,114	51,282
Travelling expenses	62,479	58,179
Meetings and staff training	6,145	84,136
Members' allowances & expenses	100,221	56,349
Professional services	112,931	88,651
Fees & expenses – arbitration board	59,556	14,198
Miscellaneous suppplies & services	48,793	39,900
Equipment and furniture purchase	21,036	331,202
Review committee		
	7,625,577	6,857,829

				GROWT	н оғ тні	E CANAD	CANADA-ONTARIO (as at March 31, 1991)	GROWTH OF THE CANADA-ONTARIO CROP INSURANCE (as at March 31, 1991)	INSURA	NCE				
									000		TOTAL	TOTAL	GAIN	LOSS RATIO
CROP	81/82	82/83	83/84	84/85	85/86	/8/98	800//80	88/88	06/68	16/06	PKEMIUM	rAID	roso s	8
APPLE TREE			24	15	15	17	19	18	- 61	16	208,442	80,985	127,457	38.85
APPLES	338	327	327	323	320	332	339	338	353	334	21,644,978	19,830,500	1,814,477	91.62
ASPARAGUS				2	S	14	10	10	=	0	29,229	18,319	10,910	62.67
BLACK TOBACCO	40	26	45	103	00	87	108	86	87	84	902,112	615,275	286,837	68.20
BROCCOLI			9	7	10	=======================================	13	6	7	9	210,510	251,448	(40,938)	119.45
BURLEY TOBACCO	166	223	267	236			91				636,329	677,761	(41,432)	106.51
CABBAGE	14	18	22	22	14	10	20	17	22	18	189,266	203,808	(14,542)	107.68
CANOLA				138	249	358	157	208	217	200	1,598,635	1,394,312	204,323	87.22
CARROTS	23	29	27	34	25	30	48	20	20	42	1,425,173	1,977,363	(552,190)	138.75
CAULIFLOWER	12	25	34	31	29	24	36	27	30	26	610,025	611,201	(1,176)	100.19
CELERY		4	7	4	2	4	4	4	5	5	772,66	97,205	2,172	97.81
COL. BEANS	395	198	102	169	183	217	233	171	244	328	4,399,281	3,930,891	468,390	89.35
CORN	6,409	6,181	6,288	6,884	6,852	6,358	6,922	7,307	10,166	10,145	98,266,237	75,209,390	23,056,847	76.54
CUCUMBERS	69	16	86	86	93	109	108	91	94	103	656,091	438,342	217,749	66.81
F.C. TOBACCO	2,762	2,444	2,486	2,179	2,017	1,664	1,551	1,397	1,443	1,378	148,555,243	141,139,290	7,415,953	95.01
FORAGE	1,525	1,317	1,361	1,155	1,196	1,200	1,407	1,731	0,970	4,654	16,842,961	16,255,878	587,083	96.51

				GROWTI	H OF THE	CANAD	CANADA-ONTARIO (as at March 31, 1991)	GROWTH OF THE CANADA-ONTARIO CROP INSURANCE (as at March 31, 1991)	INSURA	NCE				
											TOTAL	TOTAL	GAIN	LOSS
CROP	81/82	82/83	83/84	84/85	98/58	18/98	82//88	68/88	06/68	16/06	PREMIUM	PAID	FOSS \$	26
GRAPES	194	218	235	240	241	235	248	254	226	213	7,708,589	5,604,860	2,103,729	72.71
GREEN PEAS	428	451	406	401	427	338	343	410	352	400	9,447,926	10,567,702	(1,119,776)	111.85
GRN & WAX BEANS	98	84	82	19	62	59	80	63	74	47	2,685,654	2,782,125	(96,471)	103.59
GRNHSE CUCUMBERS									15	10	58,993		58,993	00.00
GRNHSE TOMATOES									32	100	181,861		181,861	00.00
HONEY								. 26	23	15	122,338	25,751	96,587	21.05
LETTUCE		4	4	8	7	00	00	00	9	4	114,207	111,210	2,997	97.38
LIMA BEANS	31	33	26	25	23	26	29	23	20	21	889,832	844,493	45,339	94.90
NEW FORAGE SDNG	2,059	2,074	2,369	2,310	2,326	2,454	2,925	3,535	4,001	3,560	4,919,008	5,201,420	(282,412)	105.74
PARSNIPS		10	9	e.	n	2	-	<u></u>	2	2	39,756	63,364	(23,608)	159.38
PEACHES	46	63	78	82	80	79	75	73	73	19	3,832,104	3,979,910	(147,806)	103.86
PEANUTS			15	6	2	2	17	21	9	m	123,233	24,490	98,743	19.87
PEARS	104	103	106	110	104	66	103	106	100	16	1,454,698	1,239,625	215,073	85.22
PEPPERS	61	89	86	87	71	103	130	80	79	98	1,519,155	1,295,797	223,358	85.30
PLUMS	42	39	41	37	37	32	33	31	30	23	371,849	418,170	(46,321)	112.46
POPPING CORN	44	00	4	8	15	0	10	13	29	24	253,186	321,605	(68,419)	127.02
	_													-

				GROWT	H OF TH	E CANAL	CANADA-ONTARIO	GROWTH OF THE CANADA-ONTARIO CROP INSURANCE	INSURA	NCE				
						-					TOTAL	TOTAL	GAIN	TOSS
acas	01/87	827/83	83/84	84/85	85/86	86/87	82//88	08/88	06/68	90/91	SUBSIDIZED	CLAIMS	OR LOSS \$	RATIO %
POTATOES	34	41	51	53	54	39	65	99	85	80	2,778,872	3,472,649	(693,777)	124.97
PUMPKIN & SQUASH	7	7	13	15	0	10	12	23	61	16	58,793	46,547	12,246	79.17
RED BEETS	7	5	4	3	8	33	3	3	2	5	117,466	61,816	. 55,650	52.62
RED SPRING WHEAT								199	169	105	352,159	223,876	128,283	63.57
RUTABAGAS	61	13	10	7	7	29	32	18	19	13	631,169	768,663	(137,494)	121.78
SEED CORN	427	431	349	542	593	487	405	411	556	487	10,024,195	9,903,392	120,803	98.79
SEED ONIONS	48	51	47	53	48	52	58	59	58	57	2,083,620	2,047,750	35,870	98.28
SET ONIONS	16	14	=======================================	11	7	12	13	5	2		174,489	229,007	(54,518)	131.24
SOUR CHERRIES	85	83	82	84	77	76	71	09	54	47	2,093,037	1,961,496	131,541	93.72
SOYBEANS	2,830	3,821	4,294	5,366	5,486	5,207	5,908	7,459	9,073	8,780	53,151,093	39,466,824	13,684,269	74.25
SPANISH ONIONS	6	6	00	16	18	21	18	15	17	15	527,123	378,056	149,067	71.72
SPRING GRAIN	4,263	4,607	4,377	4,143	4,330	4,161	4,685	4,223	5,639	5,192	26,341,922	22,317,958	4,023,964	84.72
ST NEW SEEDING									1,847	1,881	754,449	1,116,033	(361,584)	147.93
STRAWBERRIES	4	12	24	36	42	38	40	36	32	23	604,308	666,767	(62,459)	110.34
SUNFLOWERS							22	15	23	43	112,557	101,329	11,228	90.02
SWEET CHERRIES	56	28	52	52	46	43	34	29	26	19	559,431	667,255	(107,824)	119.27
SWEET CORN	446	428	447	436	383	333	325	354	339	315	7,804,501	7,991,987	(187,486)	102.40

						(as at N	(as at March 31, 1991)	(as at March 31, 1991)						
											TOTAL	TOTAL	GAIN	LOSS
											SUBSIDIZED	CLAIMS	OR	RATIO
acac	81/82	82/83	83/84	84/85	98/88	86/87	84//8	68/88	06/68	16/06	PREMIUM	PAID	ross \$	88
SWEET CORN (FRESH).		16	38	28	28	28	36	35	36	37	363,416	388,972	(25,556)	107.03
TOMATOES	956	951	863	815	648	583	588	537	469	417	27,200,902	22,935,373	4,265,529	84.32
TOMATOES(FRESH)	6	28	59	51	59	49	19	53	58	8	936,145	1,041,650	(105,505)	111.27
WHITE BEANS	1,561	1,618	1,100	1,257	1,433	1,550	2,008	1,490	1,793	1,964	26,602,559	26,166,111	436,448	98.36
WINTER WHEAT	2,963	3,073	4,301	4,450	4,223	4,988	3,630	6,380	996'9	8,051	25,269,911	17,026,526	8,243,385	67.38
INACTIVE PLANS											516,095	1,221,319	(705,224)	236.65
TOTALS:	28,599	29,304	30,694	32,197	31,991	31,590	33,085	37,590	52,068	49,539	519,054,490	455,413,846	63,640,644	87.74

80/81: 28,062

79/80: 28,659

78/79: 28,159

77/78: 26,712

76/77: 23,535

75/76: 22,740

74/75: 18,555

3/74: 13,208

Contracts at risk:

NORD	SEC 4 GENERAL	1011001	OIL TATION TO THIRD ONLY		20 01	201 A 134	100000	1 000	
CROP	CONTRACTS AT RISK	ACKEAGE INSURED	INSURANCE \$	PREMIUM \$	CLAIMS	AMOUNT	GAIN	CONTRACT	PREMIUM %
APPLE TREE	16	168.70	1,428,381.00	28,568.26	т	7,260.00	21,308.26	19	25
APPLES	334	11,109.60	17,019,945.50	2,511,343.70	160	2,528,358.38	(17,014.68)	48	101
ASPARAGUS	6	104.40	69,311.38	2,997.40	2	3,232.32	(234.92)	22	108
BLACK TOBACCO	84	901.10	1,516,406.55	117,556.62	27	187,799.16	(70,242.54)	32	160
BROCCOLI	9	67.20	40,361.00	10,580.92	0	00.00	10,580.92	0	0
CABBAGE	18	640.70	456,312.50	43,206.02	∞	59,161.40	(15,955.38)	4	137
CANOLA	200	15,086.50	1,697,365.24	236,900.46	28	57,390.61	179,509.85	14	24
CARROTS	42	922.50	1,404,596.05	200,488.00	10	34,072.30	166,415.70	24	17
CAULIFLOWER	26	404.10	385,832.50	108,107.26	10	27,386.42	80,720.84	38	25
CELERY	S	88.00	143,520.00	24,014.40	0	00.00	24,014.40	0	0
COL. BEANS	328	20,670.00	3,846,512.41	580,239.48	71	255,548.55	324,690.93	22	4
CORN	10,145	968,522.90	192,680,021.20	9,952,802.58	2,391	4,396,671.38	5,556,131.20	24	4
CUCUMBERS	103	1,298.50	992,079.32	68,067.84	14	18,137.30	49,930.54	14	27

_	18	Ξ	29	7	0	0	0	6		10	_	0		_
PREMIUN %		-	25	37	100		Ü	(-)	21	45	121	0	52	219
LOSS CONTRACT PREMIUM %	43	00	15	23	43	0	0	13	25	57	. 18	0	28	33
LOSS OR GAIN \$	9,292,110.07	2,581,950.98	389,555.15	802,509.14	(1,200.05)	25,531.60	57,231.10	42,356.40	13,323.60	47,298.44	(123,638.68)	1,323.00	152,505.61	(5,620.70)
CLAIM	2,054,742.77	328,232.60	161,812.59	469,160.62	324,027.23	0.00	0.00	1,385.60	3,450.00	37,958.36	709,380.00	0.00	166,736.79	10,347.50
NO. OF	969	385	33	93	20	0	0	2		12	989	0	19	gand
TOTAL PREMIUM \$	11,346,852.84	2,910,183.58	551,367.74	1,271,669.76	322,827.18	25,531.60	57,231.10	43,742.00	16,773.60	85,256.80	585,741.32	1,323.00	319,242.40	4,726.80
AMOUNT OF INSURANCE \$	133,538,543.80	36,891,744.00	8,750,638.09	7,142,217.73	1,586,519.10	1,047,942.20	2,350,844.48	406,468.27	79,980.00	422,796.36	4,858,267.50	3,780.00	1,971,009.56	80,078.55
ACREAGE	65,754.90	639,285.00	6,116.50	19,112.40	4,086.30	5,181.60	10,559.00	8,385.00	93.00	1,121.80	97,165.30	4.50	1,256.10	202.00
CONTRACTS AT RISK	1,378	4,654	213	400	47	10	18	15	4	21	3,560	2	19	60
CROP .	FLUE CURED TOBACCO	FORAGE	GRAPES	GREEN PEAS	GREEN & WAX BEANS	GREENHOUSE CUCUMBERS	GREENHOUSE TOMATOES	HONEY	LETTUCE	LIMA BEANS	PREMIUM NEW SEEDING	PARSNIPS	PEACHES	PEANUTS

CA	CANADA ONTARIO CROP INSURANCE PROGRAM SUMMARY OF SALES & CLAIMS EXPERIENCE (as at March 31, 1991)	IO CROP IN	SURANCE PRO	PROGRAM SUMMA (as at March 31, 1991)	MARY C	F SALES & C	LAIMS EXP	BRIENCE	
CROP	CONTRACTS AT RISK	ACREAGE	AMOUNT OF INSURANCE	TOTAL PREMIUM \$	NO. OF CLAIMS	CLAIM	LOSS OR GAIN	LOSS CONTRACT %	PREMIUM %
PEARS	91	769.80	927,929.90	125,209.86	59	304,862.69	(179,652.83)	65	243
PEPPERS	85	1,563.10	1,143,449.60	244,968.42	36	247,657.81	(2,689.39)	42	101
PLUMS	23	140.00	98,392.12	22,650.80	14	33,140.05	(10,489.25)	19	146
POPPING CORN	24	891.50	305,019.23	40,561.90	2	3,300.30	37,261.60	00	, 00
POTATOES	80	5,255.70	3,903,926.83	469,119.50	25	160,286.00	308,833.50	31	34
PUMPKIN & SQUASH	16	472.50	141,184.80	7,387.50	2	3,423.00	3,964.50	13	46
RED BEETS	5	269.50	206,779.42	5,497.80	0	00.00	5,497.80	0	0
RED SPRING WHEAT	105	6,149.90	616,800.13	79,595.62	21	38,266.20	41,329.42	20	48
RUTABAGAS	13	357.50	254,638.60	38,473.64	7	43,552.35	(5,078.71)	54	113
SEED CORN	487	28,722.50	13,376,394.08	702,350.10	212	1,293,308.31	(590,958.21)	4	184
SEED ONIONS	57	1,713.50	3,261,575.14	312,633.00	18	240,600.00	72,033.00	32	77
SET ONIONS	-	26.00	30,639.27	4,160.00	_	6,455.75	(2,295.75)	100	155
SOUR CHERRIES	47	998.70	979,008.91	198,016.48	33	181,002.08	17,014.40	70	91

CAN	ADA ONTARI	O CROP INS	CANADA ONTARIO CROP INSURANCE PROGRAM SUMMARY OF SALES & CLAIMS EXPERIENCE (as at March 31, 1991)	PROGRAM SUMMA! (as at March 31, 1991)	MARY 0 91)	F SALES & C	LAIMS EXP	ERIENCE	
CROP	CONTRACTS	ACREAGE	AMOUNT OF INSURANCE	TOTAL	NO. OF CLAIMS	CLAIM	LOSS OR GAIN	LOSS CONTRACT PREMIUM %	PREMIUM %
SOVREANS	RISK 8,780	788,567.00	131,735,318.45	6,839,460.80	1,287	2,085,589.27	4,753,871.53	15	30
SPANISH ONIONS	15	223.00	468,310.04	72,056.52		7,875.00	64,181.52	7	=
SPRING GRAIN	5,192	236,060.20	17,142,559.71	2,101,560.84	1,046	886,009.02	1,215,551.82	20	42
ST NEW SEEDING	1,881	95,890.80	2,397,270.00	420,572.48	995	558,422.50	(137,850.02)	30	133
STRAWBERRIES	23	160.20	257,496.45	55,668.02	14	102,486.81	(46,818.79)	61	184
SUNFLOWERS	43	2,885.50	544,547.70	55,188.20	19	72,638.84	(17,450.64)	4	132
SWEET CHERRIES	19	85.20	66,654.46	19,710.56	6	24,396.95	(4,686.39)	47	124
SWEET CORN	315	21,053.00	6,186,356.94	615,929.56	76	468,720.08	147,209.48	31	76
SWEET CORN (FRESH)	37	842.60	359,738.75	48,018.72	15	47,927.90	90.82	41	100
TOMATOES	417	26,853.90	38,277,587.90	1,855,623.58	49	1,061,096.47	794,527.11	12	57
TOMATOES(FRESH)	8	526.30	804,439.38	161,890.78	29	205,770.22	(43,879.44)	4 68	127
WHITE BEANS	1,964	99,793.70	20,713,815.04	3,216,395.30	335	1,052,234.27	2,164,161.03	17	33
WINTER WHEAT	8,051	419,287.80	61,083,807.64	3,308,547.66	1,072	1,287,894.86	2,020,652.80	13	39
TOTALS:	49,539	3,617,867.00	726,095,114.78	52,448,590.30		9,494 22,259,168.61 30,189,421.69	30,189,421.69	19	42

# TABLEAU, PAR CULTURE, DES RISQUES PRIS EN CHARGE ET DES DEMANDES D'INDEMNISATION PRESENTÉES DANS LE CADRE DU PROGRAMME D'ASSURANCE-RÉCOLTE CANADA-ONTARIO (au 31 mars 1991)

TOTAUX:	TOURNESOL	TOMATES (FRAÎCHES)	TOMATES DE SERRE	TOMATES	TABAC NOIR	CULTURES
49 539	43	8	18	417	84	RISQUES PRIS EN CHARGES
3 617 867,00	2 885,50	526,30	10 559,00	26 853,90	901,10	RISQUES SUPERFICIE PRIS EN ASSURÉE CHARGES (EN ACRES)
49 539 3 617 867,00 726 095 114,78 52 448 590,30	544 547,70	804 439,38	2 350 844,48	38 277 587,90	901,10 1 516 406,55	SUPERFICIE MONTANT TOTAL ASSURÉE D'ASSURANCE DES PRIMES (EN ACRES) \$
52 448 590,30	55 188,20	161 890,78	57 231,10	1 855 623,58	117 556,62	TOTAL DES PRIMES
9 494	19	29	0	49	27	NOMBRE DE DEMANDES D'INDEMNISATION
9 494   22 259 168,61	72 638,84	205 770,22	0,00	1 061 096,47	187 799,16	INDEMNITES VERSEES
168,61 30 189 421,69	(17 450,64)	(43 879,44)	57 231,10	794 527,11	(70 242,54)	PERTES OU PERTES PROFITS RISQUES \$ %
19	4	48	0	12	32	PERTES RISQUES PRIMES
42	132	127	0	57	160	PRIMES

TABAC JAUNE	SOYA	RUTABAGAS	REGIME D'ENSEMENCEMENT SUPERIEUR	RÉGIME D'ENSEMENCEMENT DE BASE	RAISINS	PRUNES	POMMIERS	POMMES DE TERRE	POMMES	POIVRONS	CULTURES
1 378	8 780	13	3 560	1 881	213	23	16	80	334	85	RISQUES PRIS EN CHARGES
65 754,90	788 567,00	357,50	97 165,30	95 890,80	6 116,50	140,00	168,70	5 255,70	11 109,60	1 563,10	ASSURÉE (EN ACRES)
	131 735 318,45	254 638,60	4 858 267,50	2 397 270,00	8 750 638,09	98 392,12	1 428 381,00	3 903 926,83	17 019 945,50	1 143 449,60	MONTANT TOTAL D'ASSURANCE DES PRIMES \$
	6 839 460,80	38 473,64	585 741,32	420 572,48	551 367,74	22 650,80	28 568,26	469 119,50	2 511 343,70	244 968,42	TOTAL DES PRIMES
596	1 287	7	636	569	33	14	w	25	160	36	NOMBRE DE DEMANDES D'INDEMNISATION
2 054 742,77	2 085 589,27	43 552,35	709 380,00	558 422,50	161 812,59	33 140,05	7 260,00	160 286,00	2 528 358,38	247 657,81	INDEMNITÉS VERSÉES
9 292 110,07	4 753 871,53	(5 078,71)	(123 638,68)	(137 850,02)	389 555,15	(10 489,25)	21 308,26	308 833,50	(17 014,68)	(2 689,39)	PERTES OU PROFITS
43	15	54	18	30	15	) 61	19	31	400	42	PERTES RISQUES PRIMES % %
	30	113	121	133	29	146	25	34	101	101	PRIMES %

POIRES	PETITS POIS	PÊCHES	PANAIS	OIGNONS ESPAGNOLS	OIGNONS DE SEMIS	MIEL	MAIS SUCRÉ (FRAIS)	MAIS SUCRE	MAIS DE SEMENCE	MAIS A ECLATER	MAIS	LAITUE	CULTURES	
91	400	67	2	15	57	15	37	315	487	24	10 145	4	RISQUES PRIS EN CHARGES	TABLEAU, PAR CULTURE, DES RISQUES PRIS EN CHARGE ET DES DEMANDES D'INDEMNISATION PRESÉNTÉES DANS LE CADRE DU PROGRAMME D'ASSURANCE-RÉCOLTE CANADA-ONTARIO (au 31 mars 1991)
769,80	19 112,40	1 256,10	4,50	223,00	1 713,50	8 385,00	842,60	21 053,00	28 722,50	891,50	968 522,90	93,00	SUPERFICIE ASSURÉE (EN ACRES)	ULTURE, DE
927 929,90	7 142 217,73	1 971 009,56	3 780,00	468 310,04	3 261 575,14	406 468,27	359 738,75	6 186 356,94	13 376 394,08	305 019,23	192 680 021,20	79 980,00	MONTANT D'ASSURANCE \$	RE DU PROGI
125 209,86	1 271 669,76	319 242,40	1 323,00	72 056,52	312 633,00	43 742,00	48 018,72	615 929,56	702 350,10	40 561,90	9 952 802,58	16 773,60	TOTAL DES PRIMES \$	PRIS EN CHARGI GRAMME D'ASSI (au 31 mars 1991)
59	93	19	0	p==	18	2	15	97	212	2	2 391	ļ.	NOMBRE DE DEMANDES D'INDEMNISATION	ABLEAU, PAR CULTURE, DES RISQUES PRIS EN CHARGE ET DES DEMANDES D'INDEMNISATIO PRESÉNTÉES DANS LE CADRE DU PROGRAMME D'ASSURANCE-RÉCOLTE CANADA-ONTARIO (au 31 mars 1991)
304 862,69	469 160,62	166 736,79	0,00	7 875,00	240 600,00	1 385,60	47 927,90	468 720,08	1 293 308,31	3 300,30	4 396 671,38	3 450,00	INDEMNITES VERSÉES	LTE CANAD
(179 652,83)	802 509,14	152 505,61	1 323,00	64 181,52	72 033,00	42 356,40	90,82	147 209,48	(590 958,21)	37 261,60	5 556 131,20	13 323,00	PERTES OU PROFITS \$	EMNISATION 4-ONTARIO
65	23	28	0	7	32	13	41	31	4		24	22	RISQUES PRIMES	
243	37	52	0	=	77	u	100	76	184	00	4	17	PRIMES	

	PICOLIES	SHEBERGIE	TUATHOM	TOTAL	NOMBRE DE	INDEMNITES		PERTES	
CULTURES	RISQUES PRIS EN CHARGES	SUPERFICIE ASSURÉE (EN ACRES)	MONTANT D'ASSURANCE	TOTAL DES PRIMES	NOMBRE DE DEMANDES D'INDEMNISATION	INDEMNITÉS VERSÉES	PERTES OU PROFITS	PERTES RISQUES PRIMES % %	PRIMI
CERISES DOUCES	19	85,20	66 654,46	19 710,56	9	24 396,95	(4 686,39)	47	124
СНОИХ	Part 000	640,70	456 312,50	43 206,02	00	59 161,40	(15 955,38)	44	137
CHOU-FLEUR	26	404,10	385 832,50	108 107,26	10	27 386,42	80 720,84	38	25
CITROUILLES ET COURGES	16	472,50	141 184,80	7 387,50	2	3 423,00	3 964,50	13	46
CONCOMBRES	103	1 298,50	992 079,32	68 067,84	14	18 137,30	49 930,54	14	27
CONCOMBRES DE SERRE	10	5 181,60	1 047 942,20	25 531,60	0	0,00	25 531,60	0	
FÈVES BLANCHES	1 964	99 793,70	20 713 815,04	3 216 395,30	335	1 052 234,27	2 164 161,03	17	
FOURRAGE	4 654	639 285,00	36 891 744,00	2 910 183,58	385	328 232,60	2 581 950,98	00	
FRAISES	23	160,20	257 496,45	55 668,02	14	102 486,81	(46 818,79)	61	184
HARICOTS COLORES	328	20 670,00	3 846 512,41	580 239,48	71	255 548,55	324 690,93	22	
HARICOTS DE LIMA	21	1 121,80	422 796,36	85 256,80	12	37 958,36	47 298,44	57	
HARICOTS VERTS ET JAUNES									

# TABLEAU, PAR CULTURE, DES RISQUES PRIS EN CHARGE ET DES DEMANDES D'INDEMNISATION PRESENTÉES DANS LE CADRE DU PROGRAMME D'ASSURANCE-RÉCOLTE CANADA-ONTARIO (au 31 mars 1991)

CERISE AIGRES	CÉRÉALES DE PRINTEMPS	CÉLERI	CAROTTES	CANOLA	BULBES D'OIGNONS	BROCOLI	BLÉ ROUX DE PRINTEMPS	BLÉ D'HIVER	BETTERAVES	ASPERGES	ARACHIDES	CULTURES
47	5 192	5	42	200		6	105	8 051	5	9	ω.	RISQUES PRIS EN CHARGES
998,70	236 060,20	88,00	922,50	15 086,50	26,00	67,20	6 149,90	419 287,80	269,50	104,40	202,00	SUPERFICIE ASSURÉE (EN ACRES)
979 008,91	17 142 559,71	143 520,00	1 404 596,05	1 697 365,24	30 639,27	40 361,00	616 800,13	61 083 807,64	206 779,42	69 311,38	80 078,55	MONTANT D'ASSURANCE
198 016,48	2 101 560,84	24 014,40	200 488,00	236 900,46	4 160,00	10 580,92	79 595,62	3 308 547,66	5 497,80	2 997,40	4 726,80	TOTAL DES PRIMES
33	1 046	0	10	28	pros	0	21	1 072	0	2		NOMBRE DE DEMANDES D'INDEMNISATION
181 002,08	886 009,02	0,00	34 072,30	57 390,61	6 455,75	0,00	38 266,20	1 287 894,86	0,00	3 232,32	10 347,50	INDEMNITES VERSÉES
17 014,40	1 215 551,82	24 014,40	166 415,70	179 509,85	(2 295,75)	10 580,92	41 329,42	2 020 652,80	5 497,80	(234,92)	(5 620,70)	PERTES OU PROFITS
70	20	0	24	14	100	0	20	13	0 '	22	33	PERTES RISQUES PRIMES % %
91	42	0	17	24	155	0	48	39	0	108	219	PRIMES

		-p	l —									
Risques pris en charge	TOTAUX	TOURNESOL	TOMATES (FRAICHES)	TOMATES DE SERRE	TOMATES	TABAC NOIR	TABAC JAUNE	TABAC BURLEY	SOYA .	RUTABAGAS	CULTURES	
7	28 599		9		956	40	2 762	166	2 830	19	81/82	
73/74: 13,208	29 304		28		951	26	2 444	223	3 821	13	82/83	
-1	30 694		59		863	45	2 486	267	4 294	10	83/84	EVOLU
74/75: 18,555	32 197		51		815	103	2 179	236	5 366	7	84/85	EVOLUTION DU PROGRAMME D'ASSURANCE-RÉCOLTE CANADA-ONTARIO (au 31 mars 1991)
J	32 197 31 991 31 590		59		648	00	2 017		5 486	7	85/86	PROGRA
75/76: 22,740	31 590		49		583	87	1 664		5 207	29	86/87	MME D'/
7	33 085	22	67		588	108	1 551	91	5 908	32	87/88	D'ASSURANCE- (au 31 mars 1991)
76/77: 23,535	37 590 52 068	15	53		537	98	1 397		7 459	1100	88/89	CE-RECO
7	52 068	23	58	32	469	87	1 443		9 073	19	89/90	OLTE CAI
77/78: 26,712	49 539	43	60	100	417	84	1 378		8 780	13	90/91	NADA-OI
78/79: 28,159	519 054 490	112 557	936 145	181 861	27 200 902	902 112	148 555 243	636 329	53 151 093	631 169	TOTAL DES PRIMES SUBVENTIONNEES	VTARIO
79/80: 28,659	455 413 846	101 329	1 041 650		22 935 373	615 275	141 139 290	677 761	39 466 824	768 663	TOTAL TOTAL DES PRIMES DES DEMANDES SUBVENTIONNEES D'INDEMNISATION	
80/81: 28,062	63 640 644	11 228	(105 505)	181 861	4 265 529	286 837	7 415 953	(41 432)	13 684 269	(137 494)	PROFITS OU PERTES \$	
	87,74	90,02	111,27	0,00	84,32	68,20	95,01	106,51	74,25	121,78	COEFF. DE PERTE	

CULTURES   8 172   2/183   8/184   4/18   5/184   5/184									{	S1-								
		RÉGIME D'ENSEMENCEMENT DU FOURRAGE	RÉGIME D'ENSEMENCEMENT DE BASE	RÉGIMES AYANT PRIS FIN	RAISINS	PRUNES	POMMIERS	POMMES DE TERRE	POMMES	POIVRONS	POIRES	PETITS POIS	PECHES	PANAIS	OIGNONS ESPAGNOLS	OIGNONS DE SEMIS	CULTURES	
FYOLUTION DU   PROGRAMED		2 059			194	42		34	338	61	104	428	46		9	48	81/82	
TTAL TOTAL PROFITS OU TIONNEES D'INDEMNISATION PERTES \$  2 083 620 2 047 750 35 870 527 123 39 756 6 3 364 3 979 910 1 49 067 9 447 926 1 10 567 702 1 454 698 1 1295 797 2 778 872 2 778 872 208 442 2 80 985 1 127 457 371 849 4 18 170 7 708 589 5 604 860 5 201 420 4 919 008 CC DETITION PERTES \$  CC DETITION D		2 074			218	39		41	327	68	103	451	63	10	9	51	82/83	
TTAL TOTAL PROFITS OU TIONNEES D'INDEMNISATION PERTES \$  2 083 620 2 047 750 35 870 527 123 39 756 6 3 364 3 979 910 1 49 067 9 447 926 1 10 567 702 1 454 698 1 1295 797 2 778 872 2 778 872 208 442 2 80 985 1 127 457 371 849 4 18 170 7 708 589 5 604 860 5 201 420 4 919 008 CC DETITION PERTES \$  CC DETITION D		2 369			235	41	24	51	327	98	106	406	78	6	00	47	83/84	EVOLUI
TTAL TOTAL PROFITS OU TIONNEES D'INDEMNISATION PERTES \$  2 083 620 2 047 750 35 870 527 123 39 756 6 3 364 3 979 910 1 49 067 9 447 926 1 10 567 702 1 454 698 1 1295 797 2 778 872 2 778 872 208 442 2 80 985 1 127 457 371 849 4 18 170 7 708 589 5 604 860 5 201 420 4 919 008 CC DETITION PERTES \$  CC DETITION D	_	2 310			240	37	15	53	323	87	110	401	82	W	16	53	84/85	I Ud Noi
TTAL TOTAL PROFITS OU TIONNEES D'INDEMNISATION PERTES \$  2 083 620 2 047 750 35 870 527 123 39 756 6 3 364 3 979 910 1 49 067 9 447 926 1 10 567 702 1 454 698 1 1295 797 2 778 872 2 778 872 208 442 2 80 985 1 127 457 371 849 4 18 170 7 708 589 5 604 860 5 201 420 4 919 008 CC DETITION PERTES \$  CC DETITION D		2 326			241	37	15	54	320	71	104	427	801	ω	111 00	48	85/86	PROGRAJ
TTAL TOTAL PROFITS OU TIONNEES D'INDEMNISATION PERTES \$  2 083 620 2 047 750 35 870 527 123 39 756 6 3 364 3 979 910 1 49 067 9 447 926 1 10 567 702 1 454 698 1 1295 797 2 778 872 2 778 872 208 442 2 80 985 1 127 457 371 849 4 18 170 7 708 589 5 604 860 5 201 420 4 919 008 CC DETITION PERTES \$  CC DETITION D	_	2 454			235	32	17	39	332	103	99	338	79	. 2	21	52	86/87	MME D'A
TTAL TOTAL PROFITS OU TIONNEES D'INDEMNISATION PERTES \$  2 083 620 2 047 750 35 870 527 123 39 756 6 3 364 3 979 910 1 49 067 9 447 926 1 10 567 702 1 454 698 1 1295 797 2 778 872 2 778 872 208 442 2 80 985 1 127 457 371 849 4 18 170 7 708 589 5 604 860 5 201 420 4 919 008 CC DETITION PERTES \$  CC DETITION D		2 925			248	33	19	65	339	130	103	343	75	_	18	58	87/88	SSURAN 1 mars 19
TTAL TOTAL PROFITS OU TIONNEES D'INDEMNISATION PERTES \$  2 083 620 2 047 750 35 870 527 123 39 756 6 3 364 3 979 910 1 49 067 9 447 926 1 10 567 702 1 454 698 1 1295 797 2 778 872 2 778 872 208 442 2 80 985 1 127 457 371 849 4 18 170 7 708 589 5 604 860 5 201 420 4 919 008 CC DETITION PERTES \$  CC DETITION D		3 535			254	31	18	66	338	80	106	410	73	) personal	15	59	88/89	CE-RECC 91)
TTAL TOTAL PROFITS OU TIONNEES D'INDEMNISATION PERTES \$  2 083 620 2 047 750 35 870 527 123 39 756 6 3 364 3 979 910 1 49 067 9 447 926 1 10 567 702 1 454 698 1 1295 797 2 778 872 2 778 872 208 442 2 80 985 1 127 457 371 849 4 18 170 7 708 589 5 604 860 5 201 420 4 919 008 CC DETITION PERTES \$  CC DETITION D	_	4 001	1 847		226	30	19	85	353	79	100	352	73	2	17	58	89/90	LTE CAI
TTAL TOTAL PROFITS OU TIONNEES D'INDEMNISATION PERTES \$  2 083 620 2 047 750 35 870 527 123 39 756 6 3 364 3 979 910 1 49 067 9 447 926 1 10 567 702 1 454 698 1 1295 797 2 778 872 2 778 872 208 442 2 80 985 1 127 457 371 849 4 18 170 7 708 589 5 604 860 5 201 420 4 919 008 CC DETITION PERTES \$  CC DETITION D	_	3 560	1 881		213	23	16	80	334	85	91	400	67	2	15	57		IO-VUAN
PROFITS CC OU DE I PERTES \$ DE TENTES \$ DE		4 919 008	754 449	516 095		371 849	208 442							39 756	527 123	2 083 620	TOTAL DES PRIMES SUBVENTIONNEES	VTARIO
PROFITS CC OU DE I PERTES \$ DE TENTES \$ DE		5 201 420	1 116 033	1 221 319	5 604 860	418 170	80 985	3 472 649	19 830 500	1 295 797	1 239 625	. 10 567 702	3 979 910	63 364	378 056	2 047 750	TOTAL DES DEMANDES D'INDEMNISATION	
CCDE		(282 412)	(361 584)	(705 224)	2 103 729	(46 321)	127 457	(693 777)	1 814 477	223 358	215 073	(1 119 776)	(147 806)	(23 608)	149 067	35 870		
	-				72,71		38,85		91,62	85,30	85,22				71,72	98,28	COEFF. DE PERTE %	

								-12-	-								
MIEL	MAIS SUCRÉ (FRAIS)	MAIS SUCRÉ	MAÏS DE SEMENCE	MAIS À ÉCLATER	MAIS	LAITUE	HARICOTS VERTS ET JAUNE	HARICOTS DE LIMA	HARICOTS COLORES	FRAISES	FOURRAGE	FÈVES BLANCHES	CONCOMBRES DE SERRE	CONCOMBRES	CITROUILLES ET COURGES	CULTURES	
	11	446	427	4	6 409		86	31	395	4	1 525	1 561		69	7	81/82	
	16	428	431	00	6 181	4	84	33	198	12	1 317	1 618		91	7	82/83	
	38	447	349	4	6 288	4	82	26	102	24	1 361	1 100		98	13	83/84	EVOLU
	28	436	542	5	6 884	s.	67	25	169	36	1 155	1 257		98	15	84/85	TION DU
	28	383	593	15	6 852	7	62	23	183	42	1 196	1 433		93	9	85/86	PROGRA
	28	333	487	9	6 358	00	59	26	217	38	1 200	1 550		109	10	86/87	EVOLUTION DU PROGRAMME D'ASSURANCE-RECOLTE CANADA-ONTARIO (au 31 mars 1991)
	36	325	402	10	6 922	00	80	29	233	40	1 407	2 008		108	12	87/88	D'ASSURANCE- (au 31 mars 1991)
26	35	354	411	13	7 307	00	63	23	171	36	1 731	1 490		91	23	88/89	CE-REC
23	36	339	556	29	10 166	6	74	20	244	32	6 970	1 793	15	94	19	89/90	OLTE CA
15	37	315	487	24	10 145	4	47	21	328	23	4 654	1 964	10	103	16	90/91	NADA-0
122 338	363 416	7 804 501	10 024 195	253 186	98 266 237	114 207	2 685 654	889 832	4 399 281	604 308	16 842 961	26 602 559	58 993	656 091	58 793	DES PRIMES SUBVENTIONNEES	NTARIO
8 25 751	6 388 972	7 991 987	9 903 392	6 321 605	75 209 390	7 111 210	2 782 125	844 493	3 930 891	666 767	16 255 878	26 166 111		438 342	46 547	TOTAL TOTAL  DES PRIMES DES DEMANDES SUBVENTIONNEES D'INDEMNISATION	
1 96 587	2 (25 556)	7 (187 486)	2 120 803	5 (68 419)	23 056 847	2 997	(96 471)	45 339	468 390	(62 459)	587 083	436 448	58 993	217 749	12 246	OU PERTES \$	
7 21,05	6) 107,03	6) 102,40	3 98,79	127.02	76,54	97,38	103,59	94,90	89,35	) 110,34	96,51	98,36	0,00	66,81	79,17	DE PERTE	

							-	11-					-			
CHOU-FLEUR	СНОИХ	CERISES DOUCES	CERISES AIGRES	CÉRÉALES DE PRINTEMPS	CÉLERI	CAROTTES	CANOLA	BULBES D'OIGNONS	BROCOLI	BLE ROUX DE PRINTEMPS	BLÉ D'HIVER	BETTERAVES	ASPERGES	ARACHIDES	CULTURES	
12	14	56	85	4 263		23		16			2 963	7			81/82	
25	18	50	83	4 607	4	29		14			3 073	S			82/83	
34	22	52	82	4 377	7	27		=	6		4 301	4		15	83/84	EVOLO
3	22	52	84	4 143	4	34	138	) <u>-</u>	7		4 450	ω	2	9	84/85	TION DO
29	14	46	77	4 330	2	25	249	7	10		4 223	ω	S	2	85/86	12002
24	10	43	76	4 161	4	30	358	12	=		4 988	w	14	2	86/87	(au
36	20	34	71	4 685	4	48	157	13	13		3 630	ω	10	17	87/88	(au 31 mars 1991)
27	17	29	60	4 223	4	50	208	5	9	199	6 380	w	10	21	88/89	991)
30	22	26	54	5 639	5	50	217	2	7	169	6 966	2	1	6	89/90	On the Co
26	18	19	47	5 192	S	42	200		6	105	8 051	. 5	9	ω	90/91	WAYN.
610 025	189 266	559 431	2 093 037	26 341 922	99 377	1 425 173	1 598 635	174 489	210 510	352 159	25 269 911	117 466	29 229	123 233	TOTAL DES PRIMES SUBVENTIONNÉES	(au 31 mars 1991)
611 201	203 808	667 255	1 961 496	22 317 958	97 205	1 977 363	1 394 312	229 007	251 448	. 223 876	17 026 526	61 816	18 319	24 490	TOTAL TOTAL DES PRIMES DES DEMANDES SUBVENTIONNÉES D'INDEMNISATION	
(1 176)	(14 542)	(107 824)	131 541	4 023 964	2 172	(552 190)	204 323	(54 518)	(40 938)	128 283	8 243 385	55 650	10 910	98 743	PERTES \$	
100,19	107,68	119,27	93,72	84,72	97,81	138,75	87,22	131,24	119,45	63,57	67,38	52,62	62,67	19,87	DE PERTE	

# LA COMMISSION ONTARIENNE DE L'ASSURANCE-RÉCOLTE POUR l'exercice clos le 31 mars 1991

859	728	9	<i>LL</i> 9	979	L	
						Comité de révision
202	337		980	SJ		Achat de matériel et de mobilier
006	38		867	81		Fournitures et services divers
861	ÞΤ		999	69		d'arbitrage
						Frais et honoraires de la commission
159	88		126	IIS		Services professionnels
349	99		SSI	TOO		de la Commission
						Indemnités et frais des membres
136	18		971	9		Réunions et formation professionnelle
6LT	89		6 L t	29		Frais de déplacement
282	TS		TIT	49		Publicité
830	23		TTO	3.8		Frais de voiture
742	LD		096	87		Frais de téléphone et d'affranchissement
260	8 L T		L 7 8	205		Impression et fournitures de bureau
€6₹	986		143	205	τ	Traitement des données
TOL	040	τ	182	370	τ	Frais et honoraires - experts
999	941	Z	TTT	99L	τ	Commissions et honoraires - agents
609	920	Ţ	916	516	7	Salaires
	\$			\$		
(	1660			1661		

### 3. Frais d'administration

Les traitements, les avantages sociaux et les autres frais d'administration de la Commission sont pris en charge par le ministère de l'Agriculture et de l'Alimentation et figurent dans l'état des recettes et dépenses. Les frais d'établissement du nouveau Régime d'assurance du revenu brut, qui s'élèvent à 469 036 s'et dont 50 pour 100 a été remboursé par le gouvernement du Canada, sont compris dans les frais d'administration.

### 4. Rémunération des membres

La rémunération totale des membres de la Commission pour l'exercice 1991 s'élève à 59 555 \$ (36 739 \$ en 1990).

### Commission ontarienne de l'assurance-récolte

### Notes afférentes aux états financiers Le 31 mars 1991

### Principales conventions comptables

- a) Traitement comptable
- Les états financiers de la Commission ont été préparés par la direction selon la méthode de la comptabilité d'exercice, sauf en ce qui concerne les frais d'administration qui sont comptabilisés selon la méthode de la comptabilité de caisse, modifiée de façon à accorder 30 jours supplémentaires pour le paiement des biens et des services se rapportant à l'exercice écoulé.
- d Provisions pour indemnités impayées
- À la fin de chaque exercice, la Commission évalue le montant des demandes d'indemnités encore à régler. Par la suite, toute différence entre cette estimation et le montant des indemnités non dans l'état des recettes et dépenses. En effet, la Commission estime que ce montant ne doit pas figurer dans les résultats de lonctionnement de l'exercice en cours.
- c) brimes berches q. sasuce
- Les primes perçues d'avance représentent les primes reçues pour l'assurance de diverses récoltes dans les cas où la date limite de présentation d'une demande d'assurance tombe après le 31 mars 1991. Les assurés peuvent annuler leur contrat avant cette date limite et leurs primes seront remboursées.
- d) Primes comptabilisées d'avance
- Les primes comptabilisées d'avance représentent les primes perçues au titre de l'assurance des récoltes de blé d'hiver et de fruits. La récolte de ces produits et le versement des indemnités s'effectuent après le 31 mars 1991. Cependant, les demandes d'assurance doivent être présentées avant la clôture de l'exercice et, par conséquent, les contrats ne peuvent être annulés et aucune prime ne peut être remboursée.
- 2. Entente Canada-Ontario sur l'assurance-récolte

L'entente Canada-Ontario sur l'assurance-récolte a pris fin le l'a avril 1990. En vertu d'une entente proposée qui n'a pas encore été établie de façon définitive, les gouvernements de l'Ontario et du Canada assumeraient de façon égale les coûts des subventions au titre des primes et les frais d'administration, avec effet titre des primes et les frais d'administration, avec effet rétroactif à compter du l'a avril 1990.

Voir les notes afférentes aux états financiers.

62 229	107 412	Solde à la fin de l'exercice
24 551	42 632	Excédent des recettes sur les dépenses
8L9 0Þ	087 45	
(6)	(677)	Redressement de la provision pour indemnités de l'exercice précédent
\Z\ 0₽	622 229	Solde au début de l'exercice
de dollars)	1991 (en milliers	

État de l'excédent pour l'exercice terminé le 31 mars 1991

Commission ontarienne de l'assurance-récolte

### Commission onterienne de l'assurance-récolte

# Etat des recettes et dépenses pour l'exercice terminé le 31 mars 1991

# 1991 1990 (en milliers de dollars)

24 SST

43 765

45 635

588 62

Frais d'administration (note 3) 7 626 858 9 Indemnités 22 25 406 9€ pęberzes 918 316 72 517 2 626 gouvernement de l'Ontario (notes 2 et 3) 858 9 Frais d'administration assumés par le Intérêts créditeurs 8 430 12 443 23 058 824 48 de l'Ontario au titre de primes (note 2) 26 224 TO 000 Subventions du gouvernement du Canada au titre de primes (note 2) 719 9T Subventions du gouvernement Primes versées par des particuliers assurés 26 224 56 514 Primes d'assurance-récolte: Recettes

Voir les notes afférentes aux états financiers.

Excédent des recettes sur les dépenses

### Commission ontarienne de l'assurance-récolte

### Bilan au 31 mars 1991

017 TL	339 ETT	
622 539	107 412	Excédent
P 541	6 243	
ST	89	Avances du ministère de l'Agriculture et de l'Alimentation
<b>4</b> 205	5 934	Primes comptabilisées d'avance
977	996 T	Primes perçues d'avance
1 278	J 285	Provision pour indemnités impayées
		Passif et excédent
017 TL	359 ETT	
<u> 726</u>	T 569	Subventions au titre de primes et autres sommes à recevoir
70 543	775 386	Encaisse et placements à court terme
de dollars)	1991 (en milliers	Actif

Voir les notes afférentes aux états financiers.

Au nom de la Commission,

Membre Membre

trabisàr

À la Commission ontarienne de l'assurance-récolte et au ministre de l'Agriculture et de l'Alimentation

J'ai vérifié le bilan de la Commission ontarienne de l'assurancerécolte au 31 mars 1991, l'état des recettes et dépenses et l'état de l'excédent de l'exercice terminé à cette date. La responsabilité de ces états financiers incombe à la direction de la Commission. Ma responsabilité consiste à exprimer une opinion sur ces états financiers en me fondant sur ma vérification.

Ma vérification a été effectuée conformément aux normes de vérification généralement reconnues. Ces normes exigent que la vérification soit planifiée et exécutée de manière à fournir un degré raisonnable de certitude quant à l'absence d'inexactitudes importantes dans les états financiers. La vérification comprend le contrôle par sondages des informations probantes à l'appui des montants et des autres éléments d'information fournis dans les états financiers. Elle comprend également l'évaluation des principes comptables suivis et des estimations importantes faites principes comptables suivis et des estimations importantes faites d'ensemble des états financiers.

À mon avis, ces états financiers présentent fidèlement, à tous égards importants, la situation financière de la Commission au 31 mars 1991 ainsi que les résultats de son fonctionnement pour l'exercice terminé à cette date selon les principes comptables déscrits à la note l afférente aux états financiers.

décrits à la note l afférente aux états financiers.

Le vérificateur provincial adjoint,

J.F. Otterman, F.C.A.

Toronto (Ontario) Le 18 juillet 1991

### TAGNAM

- Application du Programme d'assurance-récolte Canada-Ontario;
- Gestion des régimes d'assurance-récolte établis en vertu des règlements (notamment vente d'assurance, règlement des demandes d'indemnisation et comptabilité);
- Réalisation d'enquêtes et de projets de recherche portant sur l'assurance-récolte afin d'obtenir des statistiques pour les besoins de la Commission.

# F.EXERCICE EN BREE

Des conditions climatiques favorables ont prévalu en Ontario pendant la majeure partie de la saison de croissance de 1990 et 37 des 52 récoltes assurées ont permis d'obtenir un bénéfice technique. On a dû faire face aux pires conditions à la fin d'août dans les comtés de Middlesex et d'Elgin ; une tornade accompagnée de grêle et de fortes pluies a gravement endommagé les récoltes dans ces régions. En général, le temps automnal a permis aux agriculteurs de l'Ontario de récolter leurs produits dans de bonnes conditions.

La Commission ontarienne de l'assurance-récolte a payé 22,3 millions de dollars d'indemnités, comparativement à son revenu total en primes de 52,4 millions de dollars.

### LE FINANCEMENT FEDERAL-PROVINCIAL

programme d'assurance-récolte canada-Ontario proposée pour 1990-1991, les gouvernements du Canada et de l'Ontario fourniront l'aide financière suivante dans le cadre du programme d'assurance-récolte:

- 50 pour 100 des primes totales requises dans le cadre du Programme d'assurance-récolte Canada-Ontario seront assumées également par les gouvernements du Canada et de l'Ontario.
- Les frais d'administration de la Commission ontarienne de l'assurance-récolte seront assumés également par les gouvernements du Canada et de l'Ontario.

MATT TULLOCH secrétaire

HABIB KHAN adjoint au directeur général technologie de l'information

LAURA JAMIESON sajointe au directeur général finances et administration

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GREG BROWN
exploitation des programmes
exploitation des programmes

qirecteur général

DIRECTION

RUSSELL J. SMITH

DONALD C. WILKINSON

CLADYS HELIN

ARUTABAH2 YAAM

DAVE RAMER

YOH TAG

GERALD FREURE

ROBERT LEDUC

WILLIAM JONGEJAN, président

(97 31 mgrs 1881)
WEWBEER DE TY COWWIRSION

DONK L'EXERCICE CLOS LE 31 MARS 1991 LA COMMISSION ONTARIENNE DE L'ASSURANCE-RÉCOLTE

DE

VINGT-CINQUIÈME RAPPORT ANNUEL

Le 12 août 1991 Toronto (Ontario)

Gouvernement de l'Ontario Ministère de l'Agriculture et de l'Alimentation r, youorable Elmer Buchanan

Monsieur le Ministre,

rapport du vérificateur provincial. financiers de la Caisse d'assurance-récolte de l'Ontario et le du 1° avril 1990 au 31 mars 1991. Ce rapport comprend les états Commission ontarienne de l'assurance-récolte pour l'exercice allant J'ai l'honneur de vous présenter le rapport annuel de la

haute considération. Veuillez agréer, Monsieur le Ministre, l'assurance de ma plus

de l'assurance-récolte, Le président de la Commission ontarienne

-1-



# Programme d'assurance-récolte CANADA-ONTARIO

L'ASSURANCE-RÉCOLTE DE LA COMMISSION ONTARIENNE DE VINGT-CINQUIÈME RAPPORT ANNUEL

l'exercise clos le 31 mars 1991 Jnod





